

RETIREMENT FORMS CHECKLIST

PLAN

To be sure your retirement benefit begins when you planned, please complete the appropriate *PERA* or *Denver Public Schools (DPS) Benefit Structure Retirement Application* and all other applicable forms three months before you plan to retire and send all forms to PERA at the same time. Unless noted, the forms listed below may be completed online at copera.org by logging in with your User ID and password and choosing the “Forms” drop-down menu.

REQUIRED

✓ Retirement Application

- ▶ Complete all sections of the *PERA* or *Denver Public Schools (DPS) Benefit Structure Retirement Application*, located in the *Retirement Process* booklet or online.
- ▶ Be sure to select your benefit option in the second section of the application.
- ▶ Send the form to PERA 60–90 days before you terminate PERA employment.

✓ Final Six Months' Salary Report

- ▶ Your employer completes and submits to PERA the *Final Six Months' Salary Report* detailing any items that may affect your final six months of pay.
- ▶ If you work for more than one PERA employer, each employer must complete a form.
- ▶ PERA must receive the completed form by the 15th of the month of retirement to have your retirement processed.

RECOMMENDED

✓ Federal and State Withholding Forms

- ▶ Complete and return the IRS Form W-4P for federal tax withholding. If you do not provide instructions, federal law requires PERA to withhold federal income tax at a filing status of single with no adjustments and no state withholding will be taken.
- ▶ Complete and return the *Colorado State Withholding Form* for Colorado tax withholding.
- ▶ PERA must receive the completed form by the 15th of the month in which you want your tax withholding to begin.

✓ Direct Deposit by Electronic Funds Transfer

- ▶ Complete the *Direct Deposit by Electronic Funds Transfer (EFT)* paper or online form to have your monthly retirement benefit automatically deposited in a bank or credit union savings or checking account.
- ▶ PERA must receive the completed form by the 15th of the month in which you want your direct deposit to begin.

[More about completing your retirement on the reverse](#) ▶ ▶ ▶

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OPTIONAL

✓ PERACare Enrollment/Change Form

- ▶ Complete the *PERACare Enrollment/Change Form* to enroll in the PERACare health benefits program. You may complete the form online, print a copy from PERA's website, or call PERA's Customer Service Center at 800-759-7372 and request one be sent to you.
- ▶ PERACare coverage can only be set up once all information is submitted by your employer and PERA processes your retirement (typically late in the month when your retirement becomes effective).
- ▶ PERA must receive your form no later than 30 days after your first benefit payment.

✓ Deduction(s) From Your PERA Benefit

- ▶ Call PERA if you are interested in having a deduction from your PERA benefit for a credit union or bank, or other deductions listed in the *Retirement Process* booklet (deduction forms are not available online to complete). PERA also allows a deduction from your benefit for dues, premiums, or contributions to some organizations.
- ▶ PERA must receive the completed form by the 15th of the month in which you want your deduction to begin.

✓ Benefit Summary

- ▶ PERA will send you a Benefit Summary during the month of your effective date of retirement.
 - Benefit Summaries detail your benefit amount and are finalized/prepared once PERA receives all the necessary forms to process your retirement.
- Example: If you retire with an effective date of July 1, you will receive a Benefit Summary in July.

✓ Benefit Confirmation

- ▶ PERA benefits are paid at the end of the month. PERA will mail you a Benefit Confirmation close to the payment date of your first benefit. Benefit Confirmations include other information you will need as a PERA retiree.

If at any time you have questions about your upcoming retirement, please contact PERA's Customer Service Division:

- ▶ Visit PERA's website at copera.org
- ▶ Email PERA through copera.org by clicking on the "Contact Us" link
- ▶ Call PERA at 800-759-7372

NEXT STEPS

CONTACT