

Checklist for ERS Retirement

Congratulations! You are about to begin what we hope will be a long and happy retirement. PART I of your retirement process contains the information and forms you need to initiate the retirement process. Once we receive your completed PART I forms, the ERS will send PART II: RETIREMENT BENEFIT OPTION SELECTION AND TAX FORM PACKET. **The retirement process is not complete until you have returned the RETIREMENT BENEFIT OPTION SELECTION FORM IN PART II.** It is the responsibility of the member to ensure all forms are mailed to the ERS. Please contact Member Services at 877.517.0020 if you have any questions.

To Apply for Your ERS Retirement Benefit

- Complete Sections A, B, and C of FORM 10, APPLICATION FOR RETIREMENT. Have your employer complete Section D, Employer Certification.
- If you are designating multiple beneficiaries, leave Section B on the FORM 10 blank and submit the MULTIPLE BENEFICIARIES ATTACHMENT, FORM 10MB. FORM 10MB is **only** for members who select the **Maximum Benefit or Option 1** on the RETIREMENT BENEFIT OPTION SELECTION form in PART II. You may download the form from the RSA website, www.rsa-al.gov, or request it from Member Services.
- If you are applying for disability retirement, you and your physician must complete the REPORT OF DISABILITY PACKET. This packet must be included with your FORM 10. You may download the form from the RSA website, www.rsa-al.gov, or request it from Member Services.
- Complete Sections A, B, C, and D of FORM 12, INSURANCE AUTHORIZATION FORM. Have your employer complete Section E, Employer Certification. **Please do not forget to sign this form before returning it to the ERS.**
- Complete Sections A, B, and C of the DIRECT DEPOSIT AUTHORIZATION form. Send this form to your financial institution to complete Section D and E. This form will authorize the ERS to remit and credit your benefit directly to your bank account and eliminate the possibility of your check being lost or stolen.
- Send FORM 10, APPLICATION FOR RETIREMENT; FORM 12, INSURANCE AUTHORIZATION FORM, and any other completed forms to: ERS, P. O. Box 302150, Montgomery, AL 36130-2150. Your APPLICATION FOR RETIREMENT must be received by the ERS at least 30 days and not more than 90 days prior to the effective date of retirement. The effective date of retirement must be the first day of a month.
- Once we receive your APPLICATION FOR RETIREMENT (PART I), you will be sent PART II: RETIREMENT BENEFIT OPTION SELECTION AND TAX FORM PACKET. This packet will contain your retirement allowance report. Your RETIREMENT BENEFIT OPTION SELECTION form must be received by the ERS prior to the effective date of retirement. Otherwise, by law you will automatically receive the Maximum Benefit, which is irrevocable.**
- Make sure that the ERS has your current home mailing address. You can change your mailing address online or by completing the CHANGE OF ADDRESS NOTIFICATION form. Important information regarding your retirement will be mailed directly to your home mailing address.
 - If you desire to cancel your APPLICATION FOR RETIREMENT, written notice must be given to the ERS prior to your effective date of retirement. Failure to give timely notice will result in an irrevocable application.
 - Your retirement account will be audited both at the time of retirement and after all contributions have been remitted. Discrepancies between the contributions certified on your APPLICATION FOR RETIREMENT and the contributions remitted to the ERS may affect your retirement benefits and/or your eligibility for retirement.
 - For further information about the retirement process, please read your ERS Member Handbook. We also encourage you to visit our website at www.rsa-al.gov. If you have questions, feel free to contact one of our retirement counselors. As always, we will do our best to help you and all other ERS retirees enjoy their retirement years.