

IMPORTANT INFORMATION TO RETIRE WITH AN EFFECTIVE DATE OF RETIREMENT OF JANUARY 1, 2020

To retire on January 1, 2020:

1. **You must separate from all employment with any participating employer on or before 12/31/2019; and**
2. **The Retirement Agency must receive your properly completed retirement application package on or before January 31, 2020.**

It is recommended that before you retire:

1. You submit to the Retirement Agency an *Application for an Estimate of Service Retirement Allowance* as soon as possible.
Please note that it typically takes 3 – 4 weeks between the Retirement Agency's receipt of your estimate application and your receipt, via the mail, of your *Notice of Retirement Allowance Estimate*. Therefore, it is important that you submit your estimate request to the Retirement Agency as soon as possible. You can obtain the *Application for an Estimate of Service Retirement Allowance* from the Retirement Coordinator at your employer or it can be downloaded from the Retirement Agency's website at www.sra.maryland.gov.
2. You should carefully review all of the retirement allowance options on your *Notice of Retirement Allowance Estimate* and determine which best meets your financial needs, including health insurance coverages for you and your eligible beneficiary.

Your properly completed retirement application package includes:

1. An *Application for Service Retirement*;
Please note that the Retirement Coordinator at your employer must complete several items on the *Application for Service Retirement*. Therefore, it is important that you not wait until the last minute to meet with your Retirement Coordinator. Your properly completed retirement application package must be received by the Retirement Agency on or before January 31, 2020.
2. A *Direct Deposit – Electronic Funds Transfer Sign-up Form*;
3. A *Federal and Maryland State Tax Withholding Request* form; and
4. A proof of birth date document for your beneficiary if you elected retirement allowance option 2, 3, 5, or 6.

If you have retirement questions, you may make an appointment to see or talk to a specialist. Visit the Agency's website at sra.maryland.gov, or call 410-625-5555 or 1-800-492-5909 to speak to a representative or make an appointment.