

Planning to retire soon?

Keep this checklist in mind as your retirement date approaches:

One year
*before
retirement*

Generate an estimate using one of our available resources:

- » Group percentage charts posted on our website at <https://middlesexretirement.org/resources/group-classifications>
- » Online calculator accessible via <https://www.mass.gov/pension-estimate-calculator-msrb>
- » Completing and returning to our office an Estimate Request Form posted on our website at <https://middlesexretirement.org/resources/forms-and-retirement-guides>

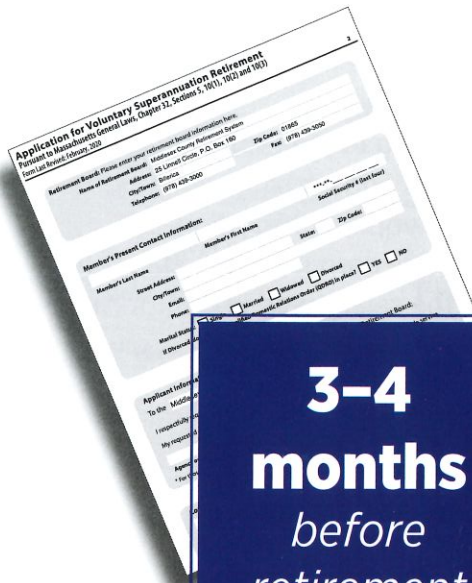
Contact your employer to confirm the health insurance coverage for which you will qualify as a retiree. Be sure to ask about coverage for your spouse or other dependents while you are retired and in the event of your death.

9 months
*before
retirement*

Apply for and purchase service credit enhancements, if applicable, for which you have not yet established credit:

- » refund buybacks/redeposits
- » military service
- » service as a call firefighter or permanent intermittent/reserve police officer
- » other prior non-contributing service

For more information, visit our website at **www.middlesexretirement.org**.



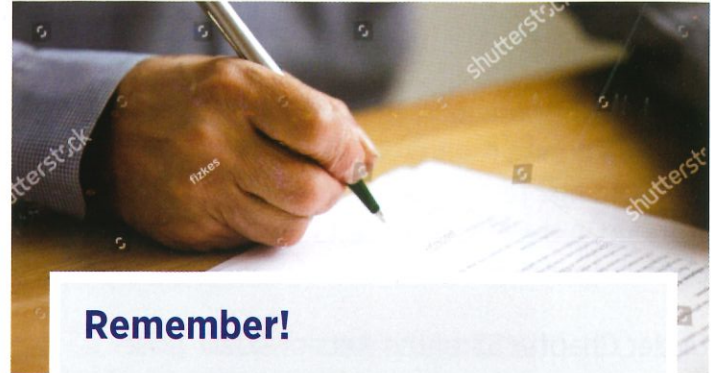
3-4
months
before
retirement

Download an Application for Superannuation Retirement with Option Selection Form from our website at www.middlesexretirement.org.

Be sure to gather and submit all necessary documents listed on the application cover sheet.

Submit your application and option selection form to the retirement office.

Complete any necessary insurance paperwork provided by your employer.



Remember!

- » As a retiree you are paid in arrears on the last business day of every month. Be prepared financially for the gap between your last paycheck as an active employee and your first payment as a retiree.
- » You will not receive a direct deposit statement every month. You will receive one with your first payment, when there are changes in your benefit amount, and each July and December.
- » You may change your direct deposit information or your tax withholding at any time. Download the Direct Deposit Change Form or the W-4P form from our website and mail it to the retirement office. Please do not fax or email your requests.
- » Keep your address current by downloading from our website and mailing to our office a Change of Address Form as necessary.
- » Finally, if you selected payment Option C at retirement, remember to notify us if your named beneficiary predeceases you. We will re-calculate your benefit and you will receive the higher Option A payment amount.