Utah Retirement Systems

STEPS TO RETIREMENT CHECKLIST

3 Years Before Retirement
- Request a retirement estimate from URS.

12 Months Before Retirement
- Request an updated retirement estimate from URS.
- If you are planning on purchasing Service Credit other than Future Service Credit, contact URS for forms.* All purchases must be completed before your retirement date with URS.

6 Months Before Retirement
- Make sure you have proof-of-age documents for yourself and spouse.
- If you are married, you will also need to provide a marriage certificate.
- Check with your employer regarding health insurance coverage after retirement.

3 Months Before Retirement
- If you are planning on purchasing Future Service Credit,** contact URS. *(Future Purchases must be completed before you file a retirement application with URS.)*
- Contact URS for a retirement application. You can apply 90 days before and up to 90 days after your retirement date with URS.

1 Month Before Retirement
- If you mailed your retirement application and haven't been notified we've received it, call URS.

Retirement Application Process
- Complete an Application for Service Retirement.
- Complete a Notice of Post-Retirement Employment Restrictions.
- Complete a Substitute W-4P Authorization.
- Complete a Notice of Termination.
- Complete a Direct Deposit Authorization.
- Complete a Partial Lump-Sum Application (PLSO) packet if choosing this option.
- Provide proof-of-age documents for yourself and your spouse, as well as your marriage certificate (if you are married).
- To begin the retirement process, return all completed documents to URS.

- The lifetime benefit is paid monthly on the last business day of the month.
- It can take up to 90 days from your retirement date with URS to receive your first check.
- The first payment may be estimated. Once all service and salary is verified, your estimated benefit will then be finalized in approximately 2-3 months.
- If you selected the Partial Lump-Sum Option (PLSO), it is paid when we issue your first check.
- If your benefit check is estimated, we will only pay you 80% of your PLSO. At the time your benefit is finalized, we will pay the remaining 20%.

*See Purchasing Service Credit brochure
**See Purchasing Future Service Credit brochure

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