



Department of Human Resources

Retirement Planning Checklist

1 Year Before Retiring:

- PERS Retirement Education - PERS offers classes through the [CalPERS Education Center](#) to assist members in planning their retirement as well as personal planning meetings.
- PERS Retirement Estimate – You may use the PERS online [Retirement Planning Calculator](#) to get an idea of what your retirement benefits will be.
- Community Property Claim – If you have a community property claim, you must provide PERS with a copy of the court order resolving the claim before you can receive retirement or medical benefits.

9 Months Before Retiring:

- Other Public Retirement - If you're also a member of another public retirement system in California, there are steps you need to take to ensure you receive all the benefits you deserve from each system. View the PERS publication, [When You Change Retirement Systems](#), for more information.
- Social Security – If you have Social Security or other non-CalPERS benefits coming later after retirement, you might want to discuss this with PERS on how it may affect your benefits.

6 Months Before Retiring:

- PERS Retirement Estimate - Contact PERS to get an estimate of your retirement benefits and options. You may use the PERS online [Retirement Planning Calculator](#) to get an idea of what your estimate will be.
- Review the PERS [Service Retirement Election Application](#) and think about the different retirement payment options available to you and see what [required documents](#) you will need.
- Taxes – You can learn important information on retirement benefits are taxes by viewing the PERS information on [taxes and your retirement](#).

3 Months Before Retiring:

- Notice - Inform your supervisor and Human Resources in writing of your intention to leave.
- PERS Retirement Application – Begin to complete your PERS [Service Retirement Election Application](#). Complete and submit your application as early as possible, 90 days prior to retirement date is recommended so that your retirement benefits are not delayed.
 - Survivor Documents - Have your documents for your application. Birth Certificate and/or Marriage/Domestic Partner Certificate.
 - Direct Deposit – Complete the PERS [Direct Deposit Authorization Form](#) to be submitted with your application.
 - Beneficiary Updated - Complete new form if necessary and submit to PERS.
- PERS – You can find additional resources including "[Working After Retirement](#)" and "[Forms and Publications](#)" as well as a host of other resources on the PERS website.

1 Month Before Retiring:

- Your PERS Retirement Check – If all your paper work is submitted and processed in advance of your retirement date, you can expect to receive your first check around the 1st of the month following your retirement date. Additionally, it may take several months before your check levels off to your standard benefit, don't be alarmed, this is normal.
- Begin to Plan for your last day, use the City "Leaving City Employment Checklist" to help you plan your last couple of weeks of employment.