



CITY of EL PASO
EMPLOYEES RETIREMENT TRUST

Preparing for Retirement

Contacts

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Trust in a secure future



START THE PROCESS EARLY

To ensure an efficient retirement and that there is no delay in your first pension check, we suggest you begin the process early and meet with a CEPERT Benefit Technician or Benefit Specialist. It is your responsibility for timely and properly applying for retirement benefits. By starting the process early you can verify that:

1. Your personnel and payroll records are consistent with your records;
2. Any questions regarding your accrued retirement service credit due to a break in service or leave without pay are answered;
3. You can review your personnel file and/or request an audit of your service time from City Human Resources Dept.;
4. Initiate and complete any service credit buybacks before retirement;
5. Contact participating proportionate retirement system(s) and complete their retirement application process. Retirements under the Proportionate Retirement Program must be initiated and processed at participating retirement systems simultaneously.

Don't wait until the last minute to resolve issues!

STEPS TO RETIREMENT



1. Review your annual statements for accuracy. The annual statement informs you of service credit earned and contributions made as of the statement date, and if eligible for retirement, it provides you a retirement estimate.
2. You can project a potential retirement benefit using the benefit calculator on our website www.eppension.org. The calculator allows you to enter different retirement scenarios.
3. Contact the Retirement Trust Office and request a retirement benefit estimate. You should receive your estimate in about 2 to 3 weeks. Be prepared to provide the following information:
 - City Employee ID#
 - Tentative retirement date
 - Your contact information
 - Department
 - Marital Status
 - Spouse's name and date of birth
 - Unused sick leave balance, if available
 - Proportionate Retirement Program service from another PRP system
4. Schedule an appointment in our office to meet with a Benefit Technician or Benefit Specialist and apply for retirement benefits. **Before you can begin to receive benefit payments, you must complete a timely retirement application. You must complete a timely application within 30 days of your termination of employment.** Failure to do so will require you to go before the Retirement Board and establish good cause for failure to file your application timely.
5. You are encouraged to apply for retirement benefits 60 days prior to your planned retirement date. If you are married, your spouse must accompany you to the appointment to sign retirement documents. At this meeting you will,
 - Review your retirement estimate. Your Benefit Technician will answer any questions you have regarding the options available to you prior to completing retirement paperwork.
 - Determine your retirement date. Only you can decide when! Your Benefit Technician will advise you of the date you can expect your first benefit check based on your last day of employment.
 - Select a benefit payment option that best meets your needs.
 - Complete Retirement Forms
 - ✚ Application for Retirement Benefits
 - ✚ Reemployment Acknowledgement & Records Disclosure Authorization



- ✚ Direct Deposit Authorization & W4-P Tax Withholding Form
 - ✚ Spousal Consent, if applicable. A spousal consent is needed if you are married and you choose the Life Only benefit option. Your spouse is required to sign the application indicating his/her understanding of the optional settlement you've selected.
 - ✚ Photo Release Form
- Documents required for retirement will be copied and originals returned to you before your appointment ends.
 - Expect to spend approximately one hour at your appointment.
6. Once you have completed retirement paperwork and have decided on a retirement date, you will be instructed to provide notice of your intent to retire and the date of your expected last day of work to your department supervisor and HR, preferably in writing. Plan to give at least a minimum of two weeks' notice to leave in good standing.
7. Your HR will issue you a Separation and Clearance Form only after you've given notice. You will be instructed to take this form and obtain signatures, in this order, from the following departments:
- ✚ City Employees Retirement Trust.
 - ✚ Benefit Services – to be briefed on the options for continuation of health, vision, dental, and life insurance benefits.
 - ✚ Human Resources Department – for an exit interview and explanation of rights and obligations.
8. Return signed Separation and Clearance Form to your department supervisor for further processing.

DOCUMENTS REQUIRED FOR RETIREMENT CHECKLIST

- State issued driver's license or State issued ID for both you and your named spouse.
- Original Birth or Naturalization Certificate for both you and your named spouse.
- Social Security Cards for both you and your named spouse.
- Certificate of Marriage, if applicable.
- Divorce Decree and/or QDRO, if you've divorced while working for the City.
- If widowed, deceased spouse's death certificate.
- Original Birth Certificate and Social Security Card for any Child under age 19 or for incapacitated adult Child.
- Medical records to support the incapacitation.
- A voided check or bank letter specifying the bank account #, routing #, type of account, and account holder's name. All retiring members are required to sign up for direct deposit of their monthly pension benefit.
- If applying for survivor benefits, deceased retiree's death certificate.

WHEN WILL I RECEIVE MY FIRST RETIREMENT CHECK

This schedule provides a guide for the date you can expect your first check based on your termination date. Generally, you'll get your first pension benefit check on the last business day of the first full month of retirement. For example, if your last day of employment is on January 15th, you will receive your first pension check on February 28th. The first check will include pension benefits retroactive to January 16th through February 28th.

2021 Schedule of First Check and Monthly Cut-off Dates

City Employee If last day of employment is on or before PPE:	EPWU Employee If last day of employment is on or before PPE:	Expect first check to be deposited or mailed on:	If last day of employment is after PPE cut-off date, expect first check on:
* November 21, 2020	* November 14, 2020	* December 31, 2020	January 29, 2021
December 19, 2020	December 12, 2020	January 29, 2021	February 26, 2021
January 16, 2021	January 23, 2021	February 26, 2021	March 31, 2021
February 13, 2021	February 20, 2021	March 31, 2021	April 29, 2021
March 13, 2021	March 20, 2021	April 30, 2021	May 28, 2021
April 24, 2021	April 17, 2021	May 28, 2021	June 30, 2021
May 22, 2021	May 15, 2021	June 30, 2021	July 30, 2021
June 19, 2021	June 12, 2021	July 30, 2021	August 31, 2021
July 17, 2021	July 24, 2021	August 31, 2021	September 30, 2021
August 14, 2021	August 21, 2021	September 30, 2021	October 29, 2021
September 11, 2021	September 18, 2021	October 29, 2021	* November 30, 2021
* October 23, 2021	* October 16, 2021	* November 30, 2021	* December 31, 2021
* November 20, 2021	* November 13, 2021	* December 31, 2021	January 31, 2022
December 18, 2021	December 25, 2021	January 31, 2022	February 28, 2022
January 15, 2022	January 22, 2022	February 28, 2022	March 31, 2022

* Due to Holiday closures, for the months of November and December, processing of new retirement applications will be **limited to the first 10 applicants.**