



CITY of EL PASO
EMPLOYEES RETIREMENT TRUST

Preparing for Retirement

Contacts

Alma Dueñas
Benefits Manager
(915)212-1792
duenasar@elpasotexas.gov

Esmeralda Aguirre
Benefits Technician
(915)212-1791
aguirreex@elpasotexas.gov

Pauline Castillo
Benefits Technician
(915)212-1790
castillopx@elpasotexas.gov

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.

2022-2023 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 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
February 12, 2022	February 19, 2022	March 31, 2022	April 29, 2022
March 12, 2022	March 19, 2022	April 29, 2022	May 31, 2022
April 23, 2022	April 16, 2022	May 31, 2022	June 30, 2022
May 21, 2022	May 14, 2022	June 30, 2022	July 29, 2022
June 18, 2022	June 11, 2022	July 29, 2022	August 31, 2022
July 16, 2022	July 23, 2022	August 31, 2022	September 30, 2022
August 13, 2022	August 20, 2022	September 30, 2022	October 31, 2022
September 24, 2022	September 17, 2022	October 31, 2022	* November 30, 2022
* October 22, 2022	* October 15, 2022	* November 30, 2022	* December 30, 2022
* November 29, 2022	* November 12, 2022	* December 30, 2022	January 31, 2023
December 17, 2022	December 24, 2022	January 31, 2023	February 28, 2023
January 14, 2023	January 21, 2023	February 28, 2023	March 31, 2023
February 11, 2023	February 18, 2023	March 31, 2023	April 29, 2023
March 25, 2023	March 18, 2023	April 29, 2023	May 31, 2023
April 22, 2023	April 15, 2023	May 31, 2023	June 30, 2023
May 20, 2023	May 13, 2023	June 30, 2023	July 31, 2023
June 17, 2023	June 24, 2023	July 31, 2023	August 31, 2023
July 15, 2023	July 22, 2023	August 31, 2023	September 29, 2023
August 12, 2023	August 19, 2023	September 29, 2023	October 31, 2023
September 23, 2023	September 16, 2023	October 31, 2023	* November 30, 2023
* October 21, 2023	* October 14, 2023	* November 30, 2023	* December 29, 2023
* November 18, 2023	* November 11, 2023	* December 29, 2023	January 31, 2024
December 16, 2023	December 23, 2023	January 31, 2024	February 29, 2024

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