

Retirement Planning Checklist

One Year before Retiring

Watch CalPERS *Planning Your Financial Future Video Series*. Financial Security helps ensure you have enough money for the retirement lifestyle you want. Use the Planning Your Financial Future Checklist.

Use the Retirement Estimate Calculator or login to [my|CalPERS](#) to estimate your monthly retirement benefit.

Enroll in a Member Education Class at CalPERS

Estimate the cost of purchasing additional service credit if you have Service Prior to Membership, or Military Service.

Contact CalPERS if you have a community property claim on your retirement benefits. You must provide CalPERS with a copy of the court order resolving the claim before you can receive retirement and/or health benefits.

9 Months before Retiring

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. Refer to the CalPERS publication *When you Change Retirement Systems (PUB 16)* for more information.

If you have Social Security or other non-CalPERS benefits coming later after retirement, you might want to consider temporarily increasing your monthly CalPERS income until those benefits begin. Refer to the CalPERS publication *CalPERS Temporary Annuity (PUB 13)* for more information.

6 Months before Retiring

Fill out and mail the *Retirement Allowance Estimate Request*

4-5 Months before Retiring

Begin to gather and make copies of the required documents you will need to submit with your Retirement Application: Copy of marriage certificate or domestic partnership, birth certificates for dependents

Find out about taxability of your retirement allowance from the IRS and/or California Franchise Tax Board, or talk to your tax consultant or attorney.

3 Months before Retiring

Submit your completed retirement application and the required documents to CalPERS. Your application can be submitted in person at the local CalPERS office, by mail or online by logging into your my|CalPERS account. Make sure to keep a copy of all documents submitted for your records. DO NOT submit original birth certificates or marriage certificates.

Check with Human Resources about your eligibility for health, dental and vision coverages in retirement.

You're Retired!