

Service Retirement Application Package



October 2014

maine **PERS**
Public Employees
Retirement System

Maine Public Employees Retirement System (MainePERS)

RETIREMENT CHECKLIST

Required for All Applicants

Forms you must return to MainePERS before you can draw a service retirement allowance:

- Application for Service Retirement Benefits
- Authorization Agreement for Electronic Deposit

If you are married, and choose the Full Benefit payment option or designate someone other than your spouse as your retirement beneficiary:

- Certification of Spousal Notification

If you have not reached your Normal Retirement Age (NRA):

- Certification of Bona Fide Termination

Forms you may complete and return to MainePERS:

- Tax Form: W4-P for Federal withholding and
- Tax Form: W-4ME for State of Maine withholding
- Confidentiality Election Form

If you select benefit payment Option 5, your beneficiary also must complete and return the:

- Authorization Agreement for Electronic Deposit

Forms that your Option 5 beneficiary may complete and return to MainePERS:

- Tax Form: W4-P for Federal withholding and
- Tax Form: W-4ME for State of Maine withholding

Maine Public Employees Retirement System

Service Retirement Application Package

This package contains everything you need to apply for Service Retirement Benefits.

As you prepare to retire, there are many decisions to manage. We encourage you to use the checklist (see inside cover) to make sure you have all the information MainePERS will need in order to process your retirement application. The items on the list may or may not apply to you, depending upon your individual circumstances.

What to Do Next

- Read the information. If you have any questions, we will be happy to work with you by phone, or to meet with you to discuss the specifics of your retirement.
- Decide on an effective date of retirement.
- Select a payment option.
- Complete and submit your Application for Service Retirement and associated paperwork, using the enclosed instructions. MainePERS will accept your retirement application once you are within a year of your effective date.

Your First Benefit Payment

MainePERS issues payments at the end of the month, for that month. You can expect your benefit payment to be deposited on or around the last business day of the month.

You can find a benefit payment schedule in the Retirees section of our web site.

Typically, you receive your first benefit payment in the month you retire. However, if we receive your application on or after your retirement effective date, you can expect to receive your first benefit payment the month following application. When you receive your first payment, it will include all months from your retirement effective date through the payment date. Filing your application more than 31 days after your termination date can result in the loss of MainePERS Group Life insurance coverage.

Note: You cannot change your decision to retire after you receive your first benefit payment.

Preliminary Benefits

If we are unable to decide your benefit amount in time for your first benefit payment, we will begin paying benefits to you on a preliminary basis. Preliminary Benefit payments are estimated payments based on the retirement option you select.

Once your benefit amount is final, MainePERS adjusts your first regular benefit payment to make up the difference between your preliminary and your actual retirement benefit.

If your service retirement benefit is subject to either a child support order or a qualified domestic relations order (a court order instructing MainePERS to pay all or part of your benefit to one or more “alternate payees,” as in a divorce settlement), you are not eligible for Preliminary Benefit payments.

If you are not eligible for a Preliminary Benefit, your first benefit payment most likely will occur two or

more months after you retire. MainePERS must wait for your final payroll information from your former employer before we can calculate your regular retirement payment. Your first benefit payment will include a retroactive amount for the number of months that you went without a benefit payment.

Direct Deposit

MainePERS requires that your retirement payments be deposited directly to either your savings or checking account. MainePERS cannot process your retirement application until we have a completed direct deposit form signed and dated by you.

If you select benefit payment option five (5), your beneficiary also must sign and date a separate direct deposit form, even if you and your beneficiary have a joint account.

We must receive your direct deposit form before the 15th of the month in order to issue a payment in that month. If an error occurs in the transit routing number or account number, the direct deposit will not take effect until the error is corrected.

Advice of Deposit

Once your benefit payments are electronically transferred, you will receive an advice of deposit whenever your net benefit amount changes by \$1.00 or more. We will also send you an advice each December, which will include important year-end totals and information.

Health Insurance

MainePERS does not administer any health insurance benefits for retirees.

If you are not sure about what health insurance benefits you may have when you retire, please contact your employer’s personnel or business office or your union/professional organization to find out more. Learn how your health insurance coverage works before terminating employment or going off your employer’s payroll in order to avoid a lapse in, or loss of, insurance coverage.

In most cases MainePERS can, with your authorization, deduct health insurance premiums from your service retirement benefit payments. The State of Maine pays a portion of some retirees' health insurance premiums. MainePERS will work with the Division of Employee Health & Benefits, the state agency that administers health insurance, to deduct premiums from your benefit payments. If you have questions regarding whether the State will pay a portion of your premiums, contact Employee Health & Benefits at 1-800-422-4503.

Retiree Life Insurance

MainePERS administers group life insurance for participating members. If your MainePERS life insurance premiums and coverage are current when you retire, you will be eligible for one or more options for continued coverage:

- Basic Insurance at no cost
- Porting to another group term insurance
- Conversion to individual whole life

Basic Group Life Insurance

MainePERS Group Life Insurance coverage ends on your date of termination from employment, subject to a 31-day grace period. Your basic coverage will continue into retirement at no cost to you if:

- Your effective date of retirement is within this 31 day grace period
- Your retirement application is received within this same period
- You have participated in group life insurance for at least 10 years

Your individual level of basic life insurance coverage in retirement is your Average Final Compensation (AFC) at point of retirement. Usually this is the average of your three highest years of earnings. Basic life insurance for retirees does reduce 15% each year to a minimum of 40% of your Average Final Compensation or \$2500 if greater.

SAMPLE OF CONTINUED BASIC GROUP LIFE INSURANCE BENEFIT SCHEDULE:

Average Final Compensation: \$38,000

FROM	THROUGH	AMOUNT
7/1/2015	6/30/2016	\$38,000 (full coverage)
7/1/2016	6/30/2017	\$32,300 (85% of 38,000)
7/1/2017	6/30/2018	\$26,600 (70% of 38,000)
7/1/2018	6/30/2019	\$20,900 (55% of 38,000)
7/1/2019	There-after	\$15,200 (40% of 38,000)

Supplemental and Dependent Life Insurance

Porting to another group life insurance or conversion to an individual life insurance policy are two other options that may be available to you as a MainePERS retiree. Check out the handout in red lettering titled: **Comparing Portability and Conversion Life Insurance Options** included in this retirement application packet.

Additional Information

MainePERS Survivor Services staff are always happy to speak with you about any of your life insurance questions or concerns.

Call: 1-800-451-9800 ask for Survivor Services
 Email: SurvivorServices@mainepers.org
 Web: www.mainepers.org
 (Group Life Insurance and forms)

Beneficiary Information

You may have beneficiary designations on file with MainePERS that apply to different types of benefits. One is for your life insurance and the other is for your pre-retirement benefits (benefits which would apply should your death occur before your effective date of retirement). The beneficiary(ies) named on the retirement application will not be official until after your effective date of retirement.

Changing a Beneficiary After You Retire

Option 1: You may change your beneficiary designation at any time.

Option 2-8 Spouse/Former Spouse as Sole Beneficiary: If you choose any of Options 2 through 8, and designate your spouse or former spouse as your sole beneficiary, you may change your beneficiary designation only if:

- Option 2-5 only: Your spouse dies and you remarry.
- Option 2-8: You are divorced, or get divorced, and your spouse agrees to give up all rights to being your beneficiary.

Changing your beneficiary to your new spouse will result in a change in the amount of your retirement benefit. MainePERS will advise you about the revised benefit amount before you make a final decision. You can then decide whether to change your beneficiary.

Option 2-8 Other: If you choose any of Options 2 through 8, and designate someone other than your spouse or former spouse as your sole beneficiary, you may make a one-time change in your beneficiary designation after you retire; however:

1. The beneficiary that you named at retirement must still be alive.
2. Your new beneficiary's monthly payment will be the same amount as the original beneficiary.

Beneficiary payment amounts are based upon your age and the age of the original beneficiary. Payments to a new beneficiary cannot exceed what was expected to have been paid to the original beneficiary. So, if you name a new beneficiary, it is possible that person will not receive a benefit for his or her lifetime. MainePERS can tell you when the benefit to a proposed new beneficiary will end. If the new beneficiary becomes deceased prior to that date, benefits stop immediately

[You cannot change your payment option after MainePERS issues your first retirement benefit payment.](#)

Social Security and MainePERS Benefits

If you are eligible to receive Social Security retirement benefits either because you worked in a Social Security covered job or because your deceased spouse did, the amount of your Social Security benefit may be affected by your MainePERS retirement benefit.

The Social Security provisions at issue are the Windfall Elimination Provision (WEP) (Social Security benefits for your own work) and the Government Pension Offset (GPO) (Social Security benefits as a spouse or widow(er)). Current informational publications regarding these offsets can be found on the Social Security Administration (SSA) website:

WEP: www.socialsecurity.gov/pubs/10045.html

GPO: www.socialsecurity.gov/pubs/10007.html

Neither Maine law, nor MainePERS rules cause the effects of these provisions. They are based on federal law administered by the Social Security Administration (SSA). To obtain information about any effect from receiving MainePERS retirement benefits on your Social Security benefits, please contact the Social Security Administration. You can locate the SSA office nearest you by looking in the local phone book under "United States Government - Health and Human Services." We recommend that you work with a Claims Representative from your local SSA office, or you can contact SSA toll-free at 1-800-772-1213.

INSTRUCTIONS

Application for Service Retirement Benefits¹

Please type or print (in ink) all information. Do not strike out, write over or white out any entry on the application form. We must receive a clean form from you. If we receive an application that has been altered in any way, we will consider it void and require a new application. If you make a mistake on the form, you can get a replacement from the Forms section of our web site or by contacting the Retirement System.

Member Data

Social Security Number: Enter your nine-digit Social Security Number.

Member Name: Write your complete name, including any identifying titles, such as Junior or Senior or a middle name or initial. If you change your name after you submit your retirement application, you must notify MainePERS using the Member/Benefit Recipient Data Update Form (MM-0002)².

Mailing Address: Give your complete mailing address as MainePERS will use it to send you information about your benefit payments. If your mailing address changes after you submit your retirement application, notify MainePERS using the Member/Benefit Recipient Data Update Form (MM-0002)².

Marital Status: Select the marital status that applies to you or will apply to you on the effective date of your retirement (described below). If you are widowed or divorced and have not remarried, select “single”. If your marital status changes between the time you complete your retirement application and your effective date of retirement, you must submit written notice of the change directly to MainePERS.

Home Telephone Number: List your home telephone number, including area code, so MainePERS staff may contact you with questions or information about your retirement application or benefits.

Home Email Address: List your home or primary email address you would like us to have on file.

Termination Date: Your termination date is typically the last day you work in MainePERS-covered employment. If you are employed in more than one MainePERS-covered position prior to the effective date of your retirement, you must terminate all MainePERS-covered positions in order to be eligible to draw your service retirement benefit.

The examples in this section represent typical circumstances. There can be situations similar to those used in the examples that would result in different termination dates. If you are unsure of the date you should use as your termination date, please contact MainePERS.

If you take vacation time immediately prior to retiring, your termination date can be the last vacation day for which you are compensated by your employer.

Example: If your last day of actual work is the 15th of the month, but you remain on payroll using accrued vacation time through the 30th of the month, your termination date is the 30th.

Paid vacation time is not the same as payment you receive for unused leave time.

Example: If your last day of actual work is the 15th of the month and you receive payment from your employer for vacation time that you had available to you upon termination but you did not remain on your employer’s payroll or receive benefits (e.g., health insurance) from your employer after the 15th of the month, your termination date is the 15th.

¹This form can be requested by contacting MainePERS or downloaded from www.mainebers.org (see Forms).

²This form can be requested by contacting MainePERS or downloaded from www.mainebers.org (see Forms).

Special Note for Teacher Members

If you are a teacher, your termination date may not necessarily be the final day of your contract. Usually, a teacher member's termination date is the last teaching/working day of the school year.

Example: If a classroom teacher is under contract from September 1st through August 31st, teaches his/her last day on June 20th, and resigns from employment at the end of the school year, the termination date is June 20th.

Effective Date of Retirement: For members whose retirement immediately follows their termination from MainePERS-covered employment, the effective date of retirement is the first of the month following the termination date (as described above).

Example: An active member whose termination date is June 15th will have a Retirement Effective Date of July 1st (providing s/he met his/her retirement plan eligibility requirements at the time of termination).

For inactive members who had vested status when they terminated MainePERS-covered employment, the effective date of retirement is the first of the month following the date on which you reach your normal retirement age (NRA).

Example: An inactive, vested member whose NRA is 62 and whose 62nd birthday is on October 20th will have a Retirement Effective Date of November 1st.

Member Election

[You cannot change your payment option after MainePERS issues your first retirement benefit payment.](#)

Option Selection: Check the box next to the option that you select. Refer to your estimate of benefits and the descriptions of the payment options for an explanation of the options as they pertain to you.

Options 4 and 8: "Detail your chosen payment plan" by writing the percentage to be paid to your surviving beneficiary (e.g. 33%)

Option 5: "Detail your chosen payment plan" by writing the percentages to be paid to you and your beneficiary (e.g., 80%/20%).

If you need further information on any of the payment options, contact Retirement Services prior to completing your retirement application.

Retirement Incentive Question: Indicate whether or not you decided to retire because of a retirement incentive (monetary or otherwise) offered by your employer.

Beneficiary Designation

Full Benefits: If you select this option do not designate a retirement beneficiary. Full Benefits does not have a beneficiary provision. All payments will cease on the first day of the month following the date of your death.

Special Plan: If you have elected Special Plan, only name a beneficiary if the special plan provides for an ongoing benefit to a beneficiary. Special Plan Option is available only to those members retiring under a Special Plan offered to specific MainePERS members (e.g. State Police, Game Wardens). If you are not sure whether or not these special plan options are available to you, contact the Retirement Services staff at MainePERS.

If you select any of retirement benefit payment Options 1 through 8, you need to designate a beneficiary to receive some level of benefit upon your death. Under any of these options, we first calculate your benefit based on the Full Benefit option, then adjust your full benefit amount. The reduction from your full benefit depends on which option you select.

(1) If you select Option 1, the reduction from your full benefit amount is based on your age when you retire and on the accumulated contributions in your account when you retire.

(2) If you select any one of Options 2 through 8, the reduction from your full benefit amount is based on your age and your beneficiary's age when you retire, and the benefit amount that your beneficiary will receive when you die.

If you select any of retirement benefit Options 1 through 4, you may choose to designate more than one beneficiary.

(1) If you select Option 1, the number of beneficiaries that you designate will not impact the amount by which your full benefit is reduced. This is because the reduction from your full benefit amount under this option is not based on whom you designate as your beneficiary.

(2) If you select Option 2, 3 or 4, the number of beneficiaries that you designate will directly impact the amount by which your full benefit is reduced. This is because the reduction from your full benefit amount under any of these options is based in part on the age of each beneficiary and the level of benefit to be paid to each surviving beneficiary upon your death. Thus, each additional beneficiary you designate will increase the amount by which your full benefit is reduced.

If the beneficiary(ies) that you designate on your retirement application is/are different from that/those used in the calculation of your estimated benefits, contact Retirement Services at MainePERS to learn the impact on your benefit.

1. Beneficiary's Name: Enter your first beneficiary's complete name, including any identifying titles, such as Junior or Senior or a middle name or initial. If your beneficiary's name changes after you submit your retirement application, you must notify MainePERS using the Member/Benefit Recipient Data Update Form (MM-0002)¹.

Mailing Address: Provide your beneficiary's complete mailing address as this information is needed to send important information about benefit payments and related information. If your beneficiary's mailing address changes after you submit your retirement application, s/he must submit written notice of the change directly to the Maine Public Employees Retirement System using the Member/Benefit Recipient Data Update form (MM-0002)¹.

Social Security Number: Enter your beneficiary's nine-digit Social Security Number.

Relationship: Indicate your beneficiary's relationship to you.

Example: Spouse

NOTE: If you choose to designate more than one retirement beneficiary, indicate that additional beneficiaries have been designated by writing "additional beneficiaries designated" in the beneficiary designation section. On a separate piece of paper, list each additional beneficiary's Name, Mailing Address, Social Security Number and Relationship to you and attach the paper to your retirement application.

Signature

Signature of Applicant: Be sure to sign your completed application in the presence of a Notary Public or Attorney at Law.

Date: Write the date on which you signed the form.

Notary

This section must be completed by a Notary Public or Attorney at Law at the time you sign the form.

¹This form can be requested by contacting MainePERS or can be downloaded from www.maineopers.org (see Forms).

INSTRUCTIONS

Authorization Agreement for Electronic Direct Deposit¹

MainePERS will deposit your benefit payments into one or two checking and/or savings accounts. Complete a form for each account to which your benefits will be deposited. If you receive more than one benefit payment each month, clarify the payment to which the form applies by making a note anywhere on the form. Example: “APPLY ONLY TO BENEFIT THAT IS CURRENTLY \$123.45 PER MONTH” or “ONLY CHANGE PAYMENT CURRENTLY BEING DEPOSITED TO BANK X.”

Personal Information

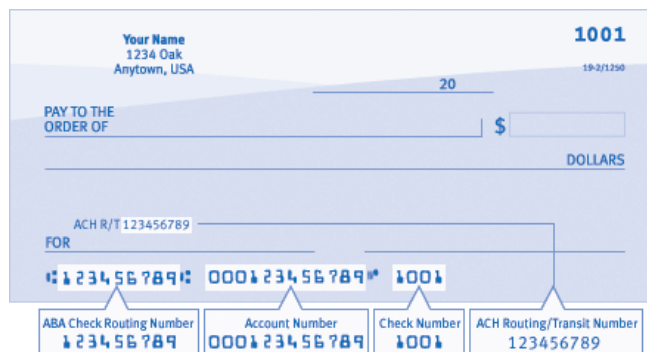
Member Name: Provide your complete name, including any identifying titles, such as Junior or Senior or a middle name or initial.

Social Security Number: Enter your nine-digit Social Security Number.

Daytime Phone: List the telephone number at which you are most likely to be reached during normal business hours. This information will be used in the event that MainePERS staff has questions or information for you, relative to your electronic direct deposit.

Financial Information

ABA Check Routing Number: The following sample check graphic shows where transit routing numbers can be found on your checks. If your benefits are to be deposited into a savings account, please check with your financial institution for the appropriate transit routing number.



(Refer to your own check for your numbers.)

Depositor Account Number: The sample check graphic shows where account numbers can be found on your checks. If your benefits are to be deposited into a savings account, please check with your financial institution for the appropriate account number.

Authorization: Check the box below the transit routing and account number area to indicate authorization for MainePERS to remit any benefit payments and to recover any overpayments made to the account.

Financial Institution Information:

Name: List the name of the financial institution (e.g. bank or credit unit) where the account to which your benefit payments will be transferred is held.

Address: List the address of the financial institution (i.e., bank or credit unit) where the account to which your benefit payments will be transferred is held.

Telephone: List the telephone number of the financial institution (i.e., bank or credit unit) where the account to which your benefit payments will be transferred is held.

Account Type: Indicate the type of account to which your benefit payments will be deposited by checking the appropriate box.

Your Signature: Please sign and date this form before submitting it to MainePERS.

¹NOTE: Attaching a voided check from the account to which your payments will be deposited can help avoid transposed or incorrect account or routing numbers.

INSTRUCTIONS

Certification of Spousal Notification¹

This form is required if you are married on your effective date of retirement **and** you either select the Full Benefits payment option **or** you designate someone other than your spouse as your beneficiary.

In most cases, this form is completed by your spouse. It must be signed in the presence of a Notary Public or Attorney at Law. You and your spouse should read and understand the instructions and then complete as instructed. If you or your spouse have questions about this form, please contact MainePERS.

Certification of Spousal Notification

Retiree's Printed/Typed Name: Print or type your complete name, including any identifying titles, such as Junior or Senior or a middle name or initial.

Social Security Number: Provide your nine-digit social security number.

Retiree's Spouse's Printed/Typed Name: Print or type your husband/wife's complete name, including any identifying titles, such as Junior or Senior or a middle name or initial.

Spousal Certification Section

In the presence of a Notary Public or Attorney, your spouse should sign and date here, indicating that you have made them aware that you have not designated him or her as your beneficiary.

Signature of Retiree's Spouse: Your spouse must sign this section of the form in the presence of a Notary Public or Attorney at Law.

Today's Date: Your spouse should enter the date on which s/he signed this form.

¹Online at www.maineopers.org.

Retiree Certification Section

You should sign this section only if you are unable to obtain certification from your spouse (their signature in the Spousal Certification Section above) that you have notified him or her that you have not designated him or her as your beneficiary.

Signature of Retiree: In the presence of a Notary Public or Attorney, sign only if your spouse is unavailable to complete the Spousal Certification Section of this form.

Today's Date: Provide the date on which you signed this form.

Notary Section

This section must be completed by a Notary Public or Attorney at Law at the time you or your spouse completes the form.

INSTRUCTIONS

Confidentiality Election Form Home Contact Information¹

This form is optional. Please read both sides before completing the form.

MainePERS keeps your home contact information confidential, except from certain nonprofit public sector retiree organizations. The release of your home contact information to these organizations is only done for the purpose of recruiting by the nonprofit public sector retiree organizations.

A list of nonprofit public sector retiree organizations is included with this form to provide you with examples of the organizations to which your home contact information may be released.

If you wish to only have your home contact information released to nonprofit public sector retiree organizations, you do not need to complete this form.

If you do not wish to have your home contact information released to nonprofit public sector retiree organizations, check the box and complete the form.

Sign Here: Provide your signature.

SSN: Provide your nine-digit social security number.

Print Name: Print your complete name.

Date: Provide the date on which you signed this form.

INSTRUCTIONS

Certification of Bona Fide Termination¹

Complete this form if you will not have reached your normal retirement age before your retirement effective date. Before completing form, read its reverse side, *Retirement and Returning to Work*.

Signature: Provide your signature.

Date: Provide the date you signed this form.

Printed Name: Print your complete name.

Social Security Number: Provide your nine-digit social security number.

Notarization Section:

This section must be completed by a Notary Public or Attorney at Law at the time you sign the form.

¹Online at www.maineopers.org.

INSTRUCTIONS

Tax Forms

If you do not return the tax forms provided, we are required by law to deduct state taxes as if you were single and claiming no allowances and federal taxes as if you were married and claiming three allowances.

Federal Withholding, Form W-4P¹

The top section of this form is a worksheet designed to help you determine the number of allowances to claim. The bottom section of this form should be returned to MainePERS.

You may wish to consult a tax advisor or financial consultant to address any questions regarding the tax status of your pension income or for assistance in completing the withholding forms provided. You may also find *IRS Publication 575, Pension and Annuity Income* useful, accessed via the IRS's web site at: www.irs.gov/publications/p575/index.html.

Your first name and middle initial: Provide your first name and middle initial.

Last name: Provide your last name.

Your Social Security Number: Provide your nine-digit social security number.

Home address: Provide your complete address.

Claim or identification number (if any) of your pension or annuity contract: This section is not applicable to you. Leave blank.

Line 1: Check if you do not want any federal income tax withheld from your MainePERS benefit.

Line 2: Indicate the total number of allowances you wish to claim and your marital status.

Line 3: Indicate any amount you would like withheld in addition to the amount calculated based on the allowances and marital status indicated on Line 2.

Your signature: Provide your signature.

Date: Provide the date you signed this form.

Please note that if you would like to designate a specific flat monthly rate to be deducted from your benefit, write the total dollar amount to be deducted on Line 3 and also write "FLAT RATE" directly below it.

State of Maine Withholding, Form W-4ME¹

The bottom section of this form is a worksheet designed to help you determine the number of allowances to claim. The top section of this form should be returned to MainePERS.

You may wish to consult a tax advisor or financial consultant to address any questions you have regarding the tax status of your pension income or for assistance in completing the withholding forms provided.

1: Type or print your complete name.

2: Provide your nine-digit social security number.

3: Indicate your marital status by checking the appropriate box.

4: Enter the total number of allowances you are claiming.

5: Indicate any amount you would like withheld in addition to the amount calculated based on the allowances and marital status indicated on lines 3 and 4.

¹Online at www.mainebers.org.

6: If you elect not to have any Maine State income tax withheld from your benefit payments, check the box (6a, 6b, 6c, 6d or 6e) that corresponds with the reason you are exempt from Maine State income tax.

Employee's/Payee's Signature: Provide your signature.

Date: Provide the date you signed this form.

7: Employer/Payer name and address: This line is not applicable. Leave blank.

8: Employer ID Number: This line is not applicable. Leave blank.

9: Employer/Payer Contact Person: This line is not applicable. Leave blank.

10: Contact Person's Phone Number: This line is not applicable. Leave blank.

**MAINE PUBLIC EMPLOYEES
RETIREMENT SYSTEM**

P.O. Box 349
Augusta, ME 04332-0349

Telephone: (207) 512-3100
Toll-free: 1-800-451-9800
TTY: (207) 512-3102

www.mainebers.org

Upon request, this publication can be made available in alternative formats. If you have such a request, please contact the MainePERS Communications Department.

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www.maineopers.org

The information in this brochure is intended to give you a general understanding of benefits available to you as a member of the Maine Public Employees Retirement System (MainePERS). The contents are not the basis of any rights between MainePERS and its members, nor does this brochure provide all of the detail of the laws and rules that govern MainePERS membership and related rights. There are often changes to the statutes and rules relating to MainePERS, and the most recent law may not be reflected in this brochure. Before making a decision relating to your rights and benefits, contact MainePERS to be certain the information you have is current.