The purpose of this retirement guide is to give you a basic understanding of the steps you need to take to receive your retirement benefit from MOSERS and to help you make informed decisions along the way. Look to the RetireMints sidebar feature for tips and hints designed to make your retirement experience as pleasant and stress free as possible.

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- **Retire Online** — The easiest and most convenient way to apply for retirement is online. Complete both steps in the two-step retirement process all at once or leave and come back later.

  If you choose not to retire online, you may request a personalized Retirement Application from a benefit counselor.

- **Other Benefit Providers** — MOSERS is not the only administrator you need to contact. As a state employee, your comprehensive benefit package is administered by various providers. Contact information for those providers is included in the back of this guide. Also see the Destination Retirement brochure on MOSERS’ website for a helpful roadmap to navigate the retirement process.

- **Questions/Appointments** — If you have questions regarding your MOSERS retirement benefits or need assistance completing or submitting forms, call (800) 827-1063 or (573) 632-6100 and benefit counselor will be happy to assist you. To make an appointment to personally speak with a benefit counselor at our office, call the number above and select Option 2 to schedule a time.

### SMART START CHECKLIST

Get a smart start on Step 1 of the retirement process by having the following information readily available before you begin:

- MOSERS Online ID and password for applying online.
- Anticipated date you plan to retire (always the 1st day of the month).
- Personal email address you will use after your retirement (not work email).
- Spouse’s social security number, date of birth, and date of marriage (if applicable).
- Account number, American Banker’s Association (ABA) routing number, and contact information of your financial institution for direct deposit of your monthly retirement benefit.
- Withholding amounts from your benefit for federal and Missouri state taxes.
- Life insurance beneficiary(ies) information including name, relationship, address, date of birth, and social security number.
- Designated agent(s) information including name, phone number, and mailing address (form is optional).
- Information including name, relationship, phone number, and email address of person(s) or organization(s) to whom MOSERS can release information about your benefits (form is optional).