

Pre-Retirement Checklist



12+ MONTHS FROM YOUR ANTICIPATED RETIREMENT DATE:

- Schedule a time to meet with a financial planner to review your retirement plan and decide how or when to withdraw money from your various retirement income sources.
- Use ETF's calculator to run your own (unofficial) benefit projection to get an idea of what your payments could be.
- Review the ETF brochure Calculating Your Retirement Benefits at etf.wi.gov.
- Determine your full retirement age and decide if you want full Social Security benefits at ssa.gov.
- Decide on a retirement date.

WITHIN 6-12 MONTHS OF RETIREMENT:

- Plan to contact WRS 6-12 months in advance of your anticipated retirement date. Visit their website at etf.wi.gov.
- Request an official benefit estimate from ETF by filling out the Benefit Information Request form. You can find the form on their website: etf.wi.gov.
- Notify your district of your anticipated retirement date.
- Ask your district about any post-employment benefits you may be eligible for.
- Explore supplemental health insurance options, sign up for Medicare at 64 and 9 months of age.
- If you're retiring before age 65 you will need private health insurance. Check into available options (spouse's plan, COBRA, health insurance marketplace) at healthcare.gov.

WITHIN 3 MONTHS OF RETIREMENT:

- Send your retirement application form to ETF no earlier than 90 days before your termination date.
- If you wish to start receiving Social Security benefits at age 62, contact the Social Security Administration (SSA) about starting your benefit three months before you turn 62. Visit ssa.gov for more information.