



TIME BEFORE RETIREMENT*

12 Months

- Review your Employment and Service Credit in [MyTRS](#) and request an account audit if you see any errors in your compensation or service.
- Prepare a retirement benefit estimate on [MyTRS](#) and discuss your estimate and options with your family and financial advisor.
- Attend a [TRS retirement seminar](#) or watch a [TRS retirement webinar](#).
- Learn more about the TRS health insurance subsidy in the [Member Handbook](#).
- Consider all sources of income in retirement, including Social Security, and prepare a retirement budget.
- Locate required documents:
 - Proof of birth (and joint annuitant's if applicable);
 - Marriage license; and
 - Unused sick leave [documentation](#) from current and former employers.

90 Days

- Complete a Pre-Retirement Information Verification on [MyTRS](#) or mail a [form](#).
- Include:
 - Proof of birth (and joint annuitant's if applicable)
 - Marriage license;
 - Requested retirement date; and
 - Unused sick leave [documentation](#) from current and former employers up to 120 days.
- Return the Pre-Retirement Information Verification to TRS at least 90 days before your requested retirement date.
- Once received, your Application to Retire will be mailed if within 12 months of your requested retirement date.
- Talk to your employer concerning excess leave payout options.
- All billings must be paid at least 90 days prior to retirement.

60 Days

- Complete your Application to Retire.
- Make sure you:
 - Circle a Retirement Option;
 - Circle a Partial Lump Sum option of none, 12, 24, or 36 months (if applicable);
 - Sign and date;
 - Include your personal email address; and
 - Include spouse's signature and date or select "I have no legal spouse."
- Return the Application to Retire to TRS at least 60 days before your retirement date.
- After TRS receives your Application to Retire, your Final Retirement Contract will be mailed to you and TRS will immediately notify your current employer.

30 Days

- Complete your Final Retirement Contract documents, which include:
 - Notarized Final Contract for Service Retirement;
 - Designation of Beneficiary Form;
 - Authorization for Direct Deposit; and
 - Tax Withholding Forms
- Submit the insurance subsidy information page to your employer if you intend to keep your current insurance in retirement.
- Return the Final Retirement Contract documents to TRS at least 30 days before your retirement date.

* [Retirement timelines](#) are strictly adhered to as required by administrative rules and statutes.