

# Introduction to Retirement: 7-Step Reference Card

A successful retirement requires long-term planning. **LACERA, your L.A. County Retirement Association**, provides educational resources and service options you can use to acquire the knowledge you need to position yourself and your family to gain the greatest available advantage.

**BIG PICTURE:** The 7 steps demonstrated below map out actions you can take to help ensure a successful retirement. **We want you to retire with confidence.**

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## Start Here:

### Create Your Own Retirement Benefit Estimate (RBE) on [lacera.com](http://lacera.com), My LACERA

- Calculator uses your current data on file with LACERA to create RBE.
- Or call 1-800-786-6464 & request an RBE.

#### What is an RBE?

- Estimate of the monthly allowance you will receive at retirement.
- Tool to assist in the selection of your retirement date & Retirement Option.
- Shows how Retirement Options affect disbursement of your monthly retirement allowance.

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### 3-5 Years Prior to Retirement Date:

#### Attend a Pre-Retirement Workshop

- Get details of the retirement process.
- Learn how to maximize your retirement.

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## Post Workshop:

### One-on-One Consultation with Retirement Benefits Specialist

- Visit LACERA's Public Counter & request an RBE.
- Review documents:
  - Beneficiaries
  - Original birth, marriage, domestic partnership certificates
  - Service credit purchases
- Divorced? You must submit specific paperwork.
- Get answers to your retirement questions!

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### 2 Months Prior to Retirement Date:

#### Visit Public Counter

- Personal consultation with a Retirement Benefits Specialist.
- Submit your Retirement Benefit Estimate and Election to Retire form.
- Review Healthcare options.
- Submit required documents:
  - Divorce
  - Beneficiaries
  - Original birth, marriage, domestic partnership certificates

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### 6 Months Prior to Retirement Date:

#### Request an Official Retirement Estimate and Election to Retire Form

**Note:** The optimum date to return your Election to Retire form is 2 months prior to your retirement date.

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## Your Retirement Date:

- Notify your employer of retirement date.
- You and your employer will receive an official Board-Approved Retirement Letter.
- **Do not go to work on your retirement date!**

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### 45-60 Days After Retirement:

#### Receive First Retirement Check

**Note:** Direct Deposit begins with second check.

**Congratulations -  
Enjoy Your Retirement!**

**Success in Sight - Keep going!**