

A successful retirement requires long-term planning. LACERA provides a variety resources and services to help you fully understand and maximize your benefits. The seven steps below map out actions you can take to retire with confidence and security. Let's get started!

### START HERE

1

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

Once you set up a My LACERA account, you can log in anytime to calculate your future monthly allowance based on your personal data.

Try inputting different retirement dates, years of service, and retirement option scenarios.



#### What is an RBE?

- Estimate of the monthly allowance you will receive at retirement.
- Tool to assist in the selection of your retirement date and retirement option.
- Shows how retirement options affect disbursement

2

#### 3-5 YEARS PRIOR TO RETIREMENT DATE

#### Attend a Pre-Retirement Webinar

- Visit LACERA.com to reserve your spot.
- Get details of the retirement process.
- Learn how to maximize your retirement.

3

#### POST WORKSHOP

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

- Visit LACERA.com to schedule a one-on-one virtual or inperson appointment.
- Review documents:
  - Beneficiaries
  - Birth, marriage, and domestic partnership certificates. (Copies with a signed [certificate attestation](#) form are highly recommended, rather than originals. The attestation form is available on the [lacera.com](#) Forms & Publications page.)
  - Service credit purchases
- Divorced? Learn about how community property laws will affect your retirement process and benefits. Submit your legal documents as early as possible, since the review process is 90 business days.
  - Get answers to your retirement questions!

#### 6 MONTHS PRIOR TO RETIREMENT DATE

4

#### 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.

#### 2 MONTHS PRIOR TO RETIREMENT DATE

5

#### Make an Appointment for One-on-One Counseling

- Schedule a virtual counseling or in-person session.
- Submit your Retirement Benefit Estimate and Election to Retire form.
- Submit Retiree Health Care.
- Submit required documents:
  - Beneficiaries
  - Original or attested copies of birth, marriage, domestic partnership certificates
  - Submit direct deposit forms early so your first check can be deposited.
- Notify your employer of retirement date.
  - You and your employer will receive an official Board-Approved Retirement Letter.

6

#### Your Retirement Date:

Do not go to work!

7

#### 60 Days After Retirement:

Receive First Retirement Check

## CONGRATULATIONS ENJOY YOUR RETIREMENT!