




CHECKLIST OF REQUIRED DOCUMENTS

The following items, if applicable to you and/or your dependents, must be collected, notarized (as noted below), copied and sent with your retirement application in order for Ohio PERS to successfully process your request to collect your retirement benefits. Omission of these items will result in delay of benefit payments.

- Birth certificate(s) or other proof of date of birth for:
 - Member
 - Beneficiary(ies) for Joint Life and Multiple Life Plans
- Complete court order (if you are subject to a court order to designate a former spouse on your retirement benefit).

This application might not be accepted and/or processed if:

- The application was not completed using ink - it must be completed in ink.
- The original application was not submitted together with all additional pages (if applicable).
- The application has alterations and/or white outs.
- The application is not signed or notarized or was not signed the same day as it was notarized.

 **Skip to** When you see the stop sign graphic you may have made a selection that does not require you to continue filling out any more information in that step. This is here to help you save time and effort. Follow the instructions associated with the graphic when applicable.

Please print legibly keeping input within the form entry box (one character per box) or bullet.

Fill in entry boxes like this:

A	B	C		1	2	3
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 Fill in bullet selections like this: Female

If you need additional help

If you have questions about your application or personal information changes you can visit www.OPERS.org to access your account online or call 1-800-222-7377 and speak with a member services representative.

STEP 1: Member Information

The information requested in this step is required and must be completed.

STEP 2: Defined Contribution - Distribution Options

You may select one or both of the distribution options listed. The percentages from options 1 and 2 must equal 100%

Annuity Option 1: Monthly Annuity. You can only select one plan of payment.

- **Single Life Plan**
- **Joint Life Plan** requires a whole percentage between 10-100%. You may select less a percentage than 10% if required by a court order to designate a former spouse.
- **Multiple Life Plan** requires whole percentages

You may make a one-time change to your monthly benefit at any time prior to issuance of your finalized monthly benefit; however, if you are subject to a court order, the provisions of the court order may affect your ability to change your plan of payment.

Lump Sum Option 2: The percentage of your account you wish to have transferred to another qualifying account or paid directly to you. If you do not designate a qualifying account, a check will be paid directly to you.

STEP 3: Defined Contribution and Defined Benefit - Tax Withholding

You may elect to withhold federal and/or state of Ohio income taxes from your monthly retirement benefit by completing

questions 2-4. You may change your state and/or federal withholding amounts at any time.

The annuity payments you receive will be subject to federal income tax withholding unless you elect not to have withholding apply. Your election will remain in effect until you revoke it. You may revoke your election at any time, and you may change your election as often as you wish by completing a W-4P form (available on www.opers.org). Your election will take effect as soon as administratively possible. You may elect not to have withholding apply to your annuity payments by choosing Option 1 in Step 3. If you do not select Option 1 or Option 2 in Step 3, federal income tax will be withheld from your benefit payments using withholding rates applicable to a married individual claiming three withholding exemptions.

Even if you elect not to have federal income tax withheld, you are liable for payment of federal income tax on the taxable portion of your annuity. If you elect no withholding from your benefit payments or if you do not have enough federal income tax withheld from your benefit payments, you may be responsible for payment of estimated tax. You may incur tax penalties under the estimated tax payment rules if your withholding and estimated tax payments are not sufficient. You may want to consult a tax advisor to determine if tax withholding on your benefit payments is appropriate.

The annuity payments you receive may be subject to Ohio state income tax. You may elect to have Ohio state income tax withheld, however if you elect to have Ohio state income tax withheld, such election will remain in effect until you revoke it. State income taxes are not withheld from the first benefit payment. If you are subject to Ohio state income tax and elect not to have it withheld, you will be liable for payment of Ohio state income tax on the taxable portion of your annuity. Penalties may apply for failure to withhold or make estimated payments to the state of Ohio. It is advised that you consult with a tax advisor regarding your specific tax situation.

STEP 4: Defined Contribution – Member Banking Information for Monthly Benefit

Your defined contribution monthly benefit payment will be deposited directly into your bank account and federal taxes will be withheld. You will need to know your bank routing and account numbers. Valid routing numbers begin with a 0, 1, 2 or 3 only. They look like this on a check or deposit slip:



If you live outside the U.S., your monthly payment will be sent as a paper check to your home address.

STEP 5: Defined Contribution – Beneficiary Information

You must provide at least one beneficiary.

- **Joint Life Plan:** You may choose only one beneficiary for distribution Option 1 (Step 2), if applicable.
- **Single Life or Multiple Life Plans:** Multiple beneficiaries may be designated. If you choose the Multiple Life Plan, you may name two to four beneficiaries and allocate a whole percentage for each beneficiary. If you wish to list more than two beneficiaries for Single Life or Multiple Life Plans, use a separate sheet of paper. Include all the information requested for each additional beneficiary. These additional pages must be signed and notarized and included with your application submission.

STEP 6: Defined Benefit – Monthly Benefit

You can only select one defined benefit plan of payment.

- **Single Life Plan**
- **Joint Life Plan** requires a whole percentage between 10-100%. You may select a percentage less than 10% if required by a court order to designate a former spouse.
- **Multiple Life Plan** requires whole percentages

You may make a one-time change to your monthly benefit at any time prior to issuance of your finalized monthly benefit or Partial Lump Sum Option Payment (PLOP); however, if you are subject to a court order, the provisions of the court order may affect your ability to change your plan of payment.

STEP 7: Defined Benefit – Partial Lump Sum Option Payment (PLOP)

All sections within this step require a *single* selection. **You do not have to take the PLOP.** PLOP is fully taxable unless it is rolled over. Please review the Special Tax Notice Regarding OPERS Payments to ensure you understand what the impact of taking the PLOP is before completing this section.

If you roll over to multiple qualified accounts be sure to sign the attached piece of paper with the additional information on it. All information required on this form is also required for any additional qualified accounts you attach. Your PLOP can be directly rolled over to a Roth IRA. If you choose to directly roll over all or a portion of your PLOP to a Roth IRA, the entire amount will be included in your taxable income in the year received. You should consult your tax advisor if you are interested in rolling over all or a portion of your PLOP to a Roth IRA.

STEP 8: Defined Benefit – Member Banking Information for Monthly Benefit and PLOP

You may use the same banking information you provided in Step 4. If you would like to designate different banking information for your Defined Benefit portion of the Combined Plan follow the instructions for Step 4.

STEP 9: Defined Benefit – Beneficiary Information

You may use the same beneficiary information you provided in Step 5. If you would like to designate different beneficiary information for your Defined Benefit portion of the Combined Plan follow the instructions for Step 5.

STEP 10: Employment Information

Only list your most recent Ohio PERS covered employer and the last day you were employed. If you are planning on returning to work, you must complete the applicable notice of re-employment form, SR-6 or SR-6E.

STEP 11: Other Service Information

You must answer either yes or no. Do not answer both. Please indicate if you are in the process or plan to purchase service credit. All purchases must be completed prior to the issuance of your monthly benefit payment. The list of required documentation to purchase service credit is available at www.opers.org.

STEP 12: Spousal Consent

This step is only required if you are legally married at the time that you apply for retirement benefits. Your application will not be processed if:

- you are legally married and this section is not completed
- this step is not notarized
- the dates signed by your spouse and the notary do not match

STEP 13: Member Acknowledgment

Your signature is required and must be witnessed by a notary. Your application will not be processed if this step is not notarized.

- the dates signed by you and the notary do not match



Ohio Public Employees Retirement System
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1-800-222-PERS (7377)
www.opers.org

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