

Retirement Information Session: The Steps Towards Retirement



Purpose of today's program is to:

- Prepare you for your upcoming retirement date
- Review the role of the HCPSS Retirement Office
- Provide an overview of the MSRA monthly payment allowance options
- Explain the unused sick leave benefit



Optimal Retirement Planning Timeline

▪ **9-12 months prior to retirement**

- Request for an estimate of benefits form by completing a MSRA Form 9
- Apply to purchase any eligible service
- Apply for active duty military service credit
- Prepare your retirement budget

• **6-9 months prior to retirement**

- Attend Retirement Information Workshop
- Discuss your retirement payment allowance options with family and or financial advisor
- Review retiree healthcare options

1-3 months prior to retirement

- Contact Leave and Retirement Office to schedule an virtual appointment via pick-a-time: <https://pickatime.com/client?ven=11610158&event=312986>
- Send the hard copy of the forms to the MSRA and an electronic copy to the Retirement Office via email to HRRetirement@hcpss.org



Initiate the Retirement Process

Contact Your Retirement Specialist:

- Pamela Saulsbury - 410-313-6695 (Last Name Begins L-Z) Pamela_Saulsbury@hcpss.org or HRRetirement@hcpss.org
- Lisa Watkins – 410-313-6612 (Last Name Begins A-K) Jennifer_Watkins@hcpss.org or HRRetiremnt@hcpss.org

You will receive an email containing the retirement process information.



I Think I'm Ready To Do This...

4-Step Process

1. Request an Application for an Estimate of Benefits (Form #9). Keep in mind that this form is not a retirement application. It is designed for planning purposes only - https://sra.maryland.gov/sites/main/files/file-attachments/form_9.pdf
2. Use the link to access the MSRA forms and instructions to complete the forms, and the template letter to declare your retirement - <http://www.hcpss.org/f/employees/retirement-packet-1718.pdf>
3. Set up a virtual retirement appointment by clicking on the Pick-A-Time link - <https://pickatime.com/client?ven=11610158&event=312986>
4. Submit your completed hard copy of the retirement packet to the MSRA and an electronic copy to your Retirement Specialist during your virtual retirement meeting.



1. REQUEST AN ESTIMATE FROM MSRPS

- a) Complete APPLICATION FOR AN ESTIMATE OF SERVICE RETIREMENT ALLOWANCE (Form #9), and submit to MSRPS http://www.sra.state.md.us/Participants/Members/Downloads/Forms/Form_9.pdf

- b) MSRPS takes at least 4-6 weeks to provide the results of the estimate



2. COMPLETE RETIREMENT FORMS

- a) MSRPS Form #13/23 - Application for Service/Disability Retirement
- b) MSRPS Form #4 - Designation of Beneficiary (If Needed)
- c) MSRPS Form #766 - Federal & MD State Tax Withholding Request
- d) MSRPS Form #85 - Electronic Funds Transfer Sign Up
- e) HCPSS Life Insurance Beneficiary Form
- f) Retirement Letter



MSRA FORM 13/23

Application for Service/Disability Retirement

- Sign your application in the presence of notary.
- We cannot accept forms with items scratched out... even if initialed.
- If you only have one beneficiary, use the space provided on the Application for Service/Disability Retirement regardless of option choice.
- Retirement Allowance Option is selected on the second page of the form



RETIREMENT ALLOWANCE OPTIONS
YOU MAY CHOOSE ONLY ONE OF THE FOLLOWING OPTIONS.
INDICATE YOUR SELECTION BY SIGNING IN THE APPROPRIATE BOX BELOW.

BASIC ALLOWANCE:
 The Basic Allowance pays you the largest possible amount of money each month until your death. All monthly payments stop at your death, including beneficiary health coverage for state employees. After your death, your beneficiary or estate will receive one payment if your death occurs on the 16th of the month or later.

SIGNATURE _____ DATE _____

OPTION 1:
 Provides a lower monthly benefit than the Basic Allowance, but guarantees monthly payments that equal the total of your retirement benefit's Present Value. The Present Value of your benefit is figured at the time of your retirement. If you die before receiving monthly payments that add up to the Present Value, the remaining payments will be paid in a lump sum to your designated beneficiary or beneficiaries who remain alive. For state employees: Option 1 does not provide for continued beneficiary health coverage after your death.

SIGNATURE _____ DATE _____

OPTION 2:
 Provides a lower monthly benefit than the Basic Allowance, but guarantees that after your death the same monthly benefit will continue to be paid to your surviving beneficiary for his or her lifetime. No further payments will be made after the deaths of you and your beneficiary. If you choose this option, you must send proof of your beneficiary's date of birth with this application. Retirees electing Option 2 cannot designate a beneficiary who is more than 10 years younger unless the beneficiary is the retiree's spouse or disabled child.

SIGNATURE _____ DATE _____

OPTION 3:
 Provides a lower monthly benefit than the Basic Allowance, but guarantees that after your death one half of the monthly benefit paid to you will be paid to your surviving beneficiary for his or her lifetime. No further payments will be made after the deaths of you and your beneficiary. If you choose this option, you must send proof of your beneficiary's date of birth with this application.

SIGNATURE _____ DATE _____

OPTION 4:
 Provides a lower monthly benefit than the Basic Allowance, but Guarantees the return of your accumulated contributions and interest as established when you retire. If you die before you have recovered the full amount of your accumulated contributions and interest, the remainder will be paid in a lump sum to your designated beneficiary or beneficiaries who remain alive. For state employees: Option 4 does not provide for continued beneficiary health coverage after your death.

SIGNATURE _____ DATE _____

OPTION 5:
 Provides a lower monthly benefit than the Basic Allowance, but guarantees that after your death the same monthly benefit paid to you will be paid to your surviving beneficiary for his or her lifetime. It also provides that your monthly benefit will "pop-up" to the Basic Allowance for your lifetime the month following the death of your beneficiary if your beneficiary dies before you. If your original beneficiary dies and you are collecting the Basic Allowance and decide to name a new beneficiary, your benefit will be recalculated under Option 5 based on the new beneficiary designation. If you choose this option, you must send proof of your beneficiary's date of birth with this application. Retirees electing Option 5 cannot designate a beneficiary who is more than 10 years younger unless the beneficiary is the retiree's spouse or disabled child.

SIGNATURE _____ DATE _____

OPTION 6:
 Provides a lower monthly benefit than the Basic Allowance, but guarantees that after your death one half of the monthly benefit paid to you will be paid to your surviving beneficiary for his or her lifetime. It also provides that your monthly benefit will "pop-up" to the Basic Allowance for your lifetime the month following the death of your beneficiary if your beneficiary dies before you. If your original beneficiary dies and you are collecting the Basic Allowance and decide to name a new beneficiary, your benefit will be recalculated under Option 6 based on the new beneficiary designation. If you choose this option, you must send proof of your beneficiary's date of birth with this application.

SIGNATURE _____ DATE _____



Reemployment After Retirement

VIDEO: For an overview of this information, go to ara.maryland.gov, select YouTube or Vimeo and watch "Reemployment After Retirement."

FOR RETIREES OF THE TEACHERS' RETIREMENT/PENSION, EMPLOYEES' RETIREMENT/PENSION, CORRECTIONAL OFFICERS' RETIREMENT, OR LOCAL FIRE & POLICE PENSION SYSTEMS

Keep a copy of this information on file as a handy reference. You should also keep your Notice of Retirement Allowance that the State Retirement Agency sends to you as a new retiree. The Notice of Retirement Allowance lists the amount of your monthly retirement allowance, your designated beneficiary(ies) and your earnings limitation. Refer to your Notice of Retirement Allowance to identify the type of retirement you are receiving (service, ordinary disability or accidental disability) and the amount of your earnings limit. Then, apply the reemployment rules printed below to determine if an earnings limit applies for you. Once retired, you cannot enroll in another Maryland State Retirement and Pension System (SRPS) plan or the Optional Retirement Program (ORP).

Under no circumstances should your decision to retire be conditioned upon an offer of reemployment and in fact no offers of reemployment should be discussed by you and your employer prior to your retirement. However, if after your retirement you consider reemployment with an employer that participates in the SRPS you need to be aware of two important issues: Internal Revenue Service (IRS) guidelines regarding reemployment and Maryland retirement law regarding reemployment.

INTERNAL REVENUE SERVICE GUIDELINES REGARDING REEMPLOYMENT

There can be significant consequences to you and the SRPS if you retire before the normal retirement age of your plan and/or before age 59 1/2, and are reemployed with the same employer without a bona fide separation of service. Please note that all units of Maryland state government, including the University System of Maryland, are considered one employer.

The IRS can impose a significant tax penalty on your income if you are under the age of 59 1/2, retire and begin receiving your monthly retirement benefits, and are reemployed by the same employer from whom you retired. In order to avoid this penalty there must be a bona fide separation from service between you and your former employer.

If you retire before your normal retirement age, there are also serious IRS consequences to the SRPS if a bona fide separation does not take place following retirement and prior to reemployment with the same employer.

While the IRS has not specifically defined what constitutes a bona fide separation from service, it is clear that the greater the difference between your last job before retirement and the job being performed upon your reemployment, and the longer the break between the date of your retirement and the date of your reemployment, the more likely it is that there has been a bona fide separation of service. If you are reemployed to perform the same job, even if there is a reduction in your work schedule, this would not likely qualify as a bona fide separation of service unless there is a lengthy break in employment. Even arrangements where you are rehired as an "independent contractor" may not meet the IRS' standard.

MARYLAND RETIREMENT LAW REGARDING REEMPLOYMENT

Maryland law requires that there must be a minimum of 45 DAYS between your retirement date and the date you are rehired by any employer that is a participating employer in the SRPS. This rule applies even if you retired from an employer that withdrew from the SRPS. All units of Maryland State government, including the University System of Maryland, are considered to be one employer under these reemployment rules.

Additionally, employment after retirement, under certain conditions, may cause your retirement allowance to be reduced.

SERVICE RETIREMENT

(For disability retirement rules, see following page.)

Applicable to all systems: If you accept employment with a participating employer, that is an employer who offers State Retirement Benefits to their employees (a list of these employers can be found on page three), you must notify the Board of Trustees in writing of your intent to accept reemployment and the amount of your anticipated compensation. If you accept employment with the same employer from which you retired, you are subject to an earnings limit. All units of Maryland State government, including the University System of Maryland, are considered to be one employer under these reemployment rules. If you are subject to an earnings limit, your allowance will be reduced only if your reemployment earnings exceed the earnings limitation printed on your Notice of Retirement Allowance.

Reemployment earnings are the annual reemployment compensation reported to the IRS that you received during a calendar year. Your benefit is reduced one dollar for every dollar you earn in excess of your limit, up to a maximum of the full retirement allowance. If you retired as an elected or appointed official, contact the State Retirement Agency to learn how the reemployment provisions apply to you.

Applicable only to Employees/Teachers' Systems: Additionally, if you accept an early retirement and have been retired fewer than 12 months, you are subject to an earnings limit if you return to work for any participating employer during the first 12 months of retirement.

SERVICE RETIREMENT: EXCEPTIONS

Applicable to all systems: Earnings limits do not apply if your average final compensation used in your retirement calculation is less than \$25,000 and you are reemployed on a permanent, temporary or contractual basis. Earnings limits do not apply if you have been retired more than five years. With the exception of a January 1st retirement date, the five year period begins on January 1st of the year following the year of retirement.

Applicable only to Teachers' Systems: Earnings limits do not apply if you are a teacher who meets all of the following criteria:

- Is or has been certified to teach in the state,
- Has verification of satisfactory or better performance in last assignment prior to retirement,
- Has been appointed in accordance with §4-103 of the Education Article, and
- Retired with normal service retirement, or retired with an early service retirement and has been retired at least 12 months

AND

(continued on following page)



MSRA FORM 4

Designation of Beneficiary

- Sign this form in the presence of a notary.
- Scratch outs are not allowed
- If you have more than one beneficiary, use the Designation of Beneficiary Form. You should not have beneficiaries listed on both forms
- You may designate more than one beneficiary ONLY for the Basic Allowance, Option 1 or Option 4



MARYLAND STATE RETIREMENT AGENCY
120 EAST BALTIMORE STREET
BALTIMORE, MARYLAND 21202-6700



DESIGNATION OF BENEFICIARY

IMPORTANT: Please return completed form to the address listed above. Print clearly and read the instructions first. Fill in all sections. Retain a copy for your records.

Clear fields

FOR RETIREMENT USE ONLY FORM 4 (REV. 8/19)

APPLICANT'S SOCIAL SECURITY NUMBER Active Vested Retired (if retiring, retirement date) **IMPORTANT:** If you are retired under Option 2, 3, 5 or 6, **STOP**. You cannot use this form. You must complete a Form 66 to initiate any beneficiary changes.

APPLICANT'S NAME _____
FIRST HOME ADDRESS _____ INITIAL Last
Number and Street _____ State ZIP Code _____
City _____

PRIMARY BENEFICIARY(IES) All money shall be paid in equal shares to the primary beneficiary(ies) who are living at the time of my death. Check if you used an additional Form 4 to name additional primary beneficiaries.

BENEFICIARY'S NAME RELATIONSHIP _____ Gender (M or F) Birthdate _____
Month Day Year
First INITIAL Last
BENEFICIARY'S ADDRESS _____
BENEFICIARY'S NAME RELATIONSHIP _____ Gender (M or F) Birthdate _____
Month Day Year
First INITIAL Last
BENEFICIARY'S ADDRESS _____

CONTINGENT BENEFICIARY(IES) If all primary beneficiaries die before me all money shall be paid in equal shares to the following person(s) who are living at the time of my death. Check if you used an additional Form 4 to name additional contingent beneficiaries.

BENEFICIARY'S NAME RELATIONSHIP _____ Gender (M or F) Birthdate _____
Month Day Year
First INITIAL Last
BENEFICIARY'S ADDRESS _____
BENEFICIARY'S NAME RELATIONSHIP _____ Gender (M or F) Birthdate _____
Month Day Year
First INITIAL Last
BENEFICIARY'S ADDRESS _____

TO THE MARYLAND STATE RETIREMENT AGENCY: I authorize the Maryland State Retirement Agency to pay the death benefit to my designated beneficiary or beneficiaries. I agree on behalf of my estate, heirs and assigns that the payment made by the agency will release the agency from any further obligation regarding this benefit. I direct the agency to pay the death benefit to my estate if I have not designated any beneficiary or if all of the primary and contingent beneficiaries I have named die before me. I understand that I may change beneficiaries at any time by filing a new Designation of Beneficiary form with the Maryland State Retirement Agency. Any new Designation of Beneficiary form I file will replace this form. I understand certain payment due to a minor shall be made only to the legal guardian of that minor. SIGN IN THE PRESENCE OF A NOTARY PUBLIC. (Form not valid unless notarized.)

Signature _____ Date signed _____ Print

This form must be signed and notarized in order to be valid.

- Please check (✓) for your system:
- 1 Teachers' Retirement System
 - 2 Employees' Retirement System
 - 20 Correctional Officers' Retirement System
 - 3 State Police Retirement System
 - 6 Teachers' Pension System (Incl. Bifurcated)
 - 7 Employees' Pension Sys. (Incl. Bifurcated)
 - 89 Law Enforcement Officers' Pension System

State of _____ County of _____ (or City of Baltimore)
On this _____ day of _____, 20____, before me, the undersigned officer, Official Seal must be affixed
personally appeared _____ known to me
NAME OF PERSON WHOSE SIGNATURE IS BEING ACKNOWLEDGED *
(or satisfactorily proven) to be the person whose name is subscribed to the within instrument and acknowledged that (he/she) executed the same for the purposes therein contained. In witness whereof I hereunto set my hand and official seal.
Signature of Notary Public _____
Printed Name of Notary Public _____ My Commission Expires _____
* IMPORTANT: If the name of the individual whose signature is being acknowledged is not filled in, this form will be INVALID and have no legal effect.



MSRA FORM 85

Electronic Funds Transfer Sign Up

- Complete the information on the left side of the form
- Take the form to your financial institution to complete the right-hand section
- Your pension will be direct deposited each month



MSRA FORM 766

Federal & MD State Tax Withholding Request

- This form must be completed before your appointment
- We cannot advise you as to your tax withholding. Seek professional advice, if needed.
- Federal and State of Maryland On-line Tax Resources:
<https://interactive.marylandtaxes.gov/Extranet/cpb/PayChkCalc/PayChkCalc.aspx>
<https://apps.irs.gov/app/tax-withholding-estimator/tax-credits>



Life Insurance Beneficiary Form

- Complete this form only if you have at least 10 cumulative years of service with HCPSS .
- You may copy this form if you are naming more beneficiaries than the form allows.
- There is no cost to the retiree for life insurance.



Retirement Letter

- Indicate the date you intend to retire.
- Provide a copy to your supervisor, if desired.



Date: _____

Office of Human Resources
Howard County Public School System

To Whom It May Concern:

This letter is to inform you that I will be retiring from the Howard County
Public School System effective _____.

Sincerely,

Signature: _____

Print Name: _____



3. Schedule Your Virtual Retirement Appointment

- Sign up for a retirement appointment through Pick-A-Time
<https://pickatime.com/client?ven=11610158&event=312986>
- Forms must be completed prior to the appointment. Appointments DO NOT include enough time for your paperwork to be completed with the Retirement Specialist. If your paperwork is incomplete, your appointment may need to be rescheduled
- In order to select your retirement payment option, you will need to your “Estimate for Service Allowance” from MSRPS. This form should be requested at least 4-6 weeks PRIOR to your retirement appointment



4. Day of Your Retirement Appointment

- Have your completed forms.
- We will review the forms with you
- Forms must be notarized.



Understanding Your Retirement Payment Options



Choosing a Monthly Payment Option: Points to Remember

- You may select only one payment "allowance" option at the time of retirement
- You cannot change your allowance option after you receive your first pension payment
- You can change your beneficiary (ies) after you retire, but your monthly benefit will be recalculated if you elected a dual life annuity and may be reduced, depending on the age of your beneficiary



Monthly Payment Option Selection

- Basic Allowance (Maximum)
- Single Life Annuities
- Dual Life Annuities



Basic Allowance

- Provides the largest monthly benefit you can receive for the remainder of your life.
- Largest monthly payment.
- No protection for any beneficiaries.
- Benefits cease at death.



Single Life Annuities- Payment Option 1

- Lifetime reduced monthly benefit to retiree
- May provide lump sum payment to any beneficiaries at retiree's death
- If the retiree dies before receiving the full guaranteed amount the remainder, if any, is paid in a lump-sum payment to designated beneficiaries.



Example of Payment Option 1

- Lifetime monthly payment of \$3,000
- Present Value is \$300,000
- Present Value is reduced monthly by \$3,000
- Beneficiaries paid any remaining balance in a lump-sum payment



Single Life Annuities: Payment Option 4

- Lifetime monthly benefit to the retiree
 - Provides the value of the member's accumulated contributions (employee contributions and interest)
 - If the retiree dies before receiving the full guaranteed amount, the remainder is paid in a lump sum to the retiree's beneficiary or beneficiaries



Example of Payment Option 4

- Monthly for the remainder of your life \$3,100
- Accumulated contributions and interest are \$60,000
- Accumulated contributions and interest reduced monthly rate of \$300
- Beneficiaries will be paid the balance in a lumps-sum payment



Dual Life Annuities- If selected, you must provide proof of your beneficiary's date of birth.

- Provides a lifetime monthly benefit for the retiree
- If the retiree dies, it provides a continued lifetime monthly benefit to your spouse or disabled dependent child as a sole beneficiary
- Payment Option 2
 - 100% survivorship – Beneficiary receives the same monthly benefit as the retiree for his/her lifetime
- Payment Option 3
 - 50% survivorship- Beneficiary receives half of the monthly benefit as retiree, for his/her lifetime



Dual Life Annuities- Continued

- "Pop-Up" provision
 - If the beneficiary dies before the retiree, the retiree's monthly benefit amount increases to the " Basic Allowance" unless the retiree re-names a new beneficiary.
- Payment Option 5
 - 100% survivorship (with "pop-up" provision) - Beneficiary receives same monthly benefit as retiree, for his/her lifetime.
 - Lower monthly benefit than Basic Allowance
 - Payment ends after death of retiree and beneficiary
- Payment Option 6
 - 50% survivorship (with "pop-up" provision) - Beneficiary receives half the monthly benefit as retiree, for his/her lifetime.



Dual Life Annuities- Continued

- Lower monthly benefit than Basic Allowance
- Provides the monthly benefit and will “pop-up” to the Basic Allowance for the retiree if the beneficiary pre-deceases the retiree
- Benefit ends after death of retiree and beneficiary



Naming a Beneficiary Under Payment Options 2 and 5

You may not designate a beneficiary who is more than 10 years younger than you unless the beneficiary is your spouse or your disabled child.



Do You Have Unused Sick Time?



Claiming Credit for Unused Sick Leave

Unused sick leave can benefit you in two ways:

1. MSRA: awards 1 month of creditable service in calculating your pension for every 22 days of unused sick leave
2. HCPSS:
 - a) Any member of **HCEA** who retires or resigns effective July 1st of any year and who files the necessary documents no later than February 1st of that year shall receive termination pay at the current salary rate equal to 2% *
 - b) If notice is filed by March 1st of that year, the termination pay will be equal to 1% of the accumulated unused sick leave as of the date of retirement *

We will certify the number of unused sick leave days on your retirement application, then re-certify the unused sick leave days with MSRA after your retire.

***For members of HCEA only* Early Notification Incentive**



UNUSED SICK LEAVE CREDIT CHART

Years of Service	Maximum UNUSED Sick Leave DAYS	UNUSED Sick Leave Days	Retirement Credit 10 month Teachers & Employees	Retirement Credit 12 Month Employees
0 - 1	0 - 15	1 - 10	0	0
1 - 2	16 - 30	11 - 32	1	1
2 - 3	31 - 45	33 - 54	2	2
3 - 4	46 - 60	55 - 76	3	3
4 - 5	61 - 75	77 - 98	4	4
5 - 6	76 - 90	99 - 120	5	5
6 - 7	91 - 105	121 - 142	6	6
7 - 8	106 - 120	143 - 164	7	7
8 - 9	121 - 135	165 - 186	8	8
9 - 10	136 - 150	187 - 208	9	9
10 - 11	151 - 165	209 - 230	10	10
11 - 12	166 - 180	231 - 252	10	11
12 - 13	181 - 195	253 - 274	10	12
13 - 14	196 - 210	275 - 296	11	13
14 - 15	211 - 225	297 - 318	12	14
15 - 16	226 - 240	319 - 340	13	15
16 - 17	241 - 255	341 - 362	14	16
17 - 18	256 - 270	363 - 384	15	17
18 - 19	271 - 285	385 - 406	16	18
19 - 20	286 - 300	407 - 428	17	19
20 - 21	301 - 315	429 - 450	18	20
21 - 22	316 - 330	451 - 472	19	21
22 - 23	331 - 345	473 - 494	20	22
23 - 24	346 - 360	495 - 516	20	23
24 - 25	361 - 375	517 - 538	20	24
25 - 26	376 - 390	539 - 560	21	25
26 - 27	391 - 405	561 - 582	22	26
27 - 28	406 - 420	583 - 604	23	27
28 - 29	421 - 435	605 - 626	24	28
29 - 30	436 - 450	627 - 648	25	29
30 - 31	451 - 465	649 - 670	26	30
31 - 32	466 - 480			
32 - 33	481 - 495			
33 - 34	496 - 510			
34 - 35	511 - 525			
35 - 36	526 - 540			
36 - 37	541 - 555			
37 - 38	556 - 570			
38 - 39	571 - 585			
39 - 40	586 - 600			
40 - 39	601 - 615			
41 - 42	616 - 630			
42 - 43	631 - 645			
43 - 44	646 - 660			
44 - 45	661 - 675			

Unused sick leave: Leave available to the employee as sick leave during employment. No other unused leave balances (i.e. personal leave) may be reported as unused sick leave. Unused sick leave cannot be used to qualify a member for retirement or reduce an early retirement reduction.

Employers certify all unused leave days and report unused sick leave days to the Maryland State Retirement Agency

Maryland State Retirement Agency determines unused sick leave retirement credit.

Retirees may receive creditable service for unused sick leave if the member retires on or before 30 days after the member is separated from employment (§ 20-206). (Retirement type: ordinary disability, early or service retirement). Retirees may receive one month of creditable service for each 22 days of unused sick leave reported. And an additional month if they have 11 or more days remaining. Retirees are allowed a maximum of 15 days of unused sick leave for each year of service credit.

Retirees with over 45 years of service and 670 days of unused sick leave may receive more unused sick leave credit unless they have reached their plans maximum benefit.

<https://sra.maryland.gov/>



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Welcome to your Maryland State Retirement and Pension System

About SRPS

Welcome to your Maryland State Retirement and Pension System



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- ▶ Personal Statement of Benefits (PSB)
- ▶ Updating Your Beneficiaries
- ▶ Forms
- ▶ Counseling & Seminars
- ▶ Separating from Membership
- ▶ Sneak Preview

Retirees

- ▶ Payment Dates
- ▶ Forms
- ▶ Current Tax Tables
- ▶ Duplicate 1099-R
- ▶ About Health Insurance
- ▶ Sneak Preview

Employers

- ▶ Contributory Rates
- ▶ Forms
- ▶ Submitting Payroll
- ▶ Enrollment & Withdrawal
- ▶ GASB No. 68
- ▶ Sneak Preview



2:40 PM

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Try here to search

Additional Resources Are Available



PREPARING FOR RETIREMENT VIDEOS

- PART 1 - ELIGIBILITY REQUIREMENT (8:14)
- PART 2 - MILITARY CREDIT/PURCHASE OF SERVICE (5:51)
- PART 3 - PAYMENT OPTION SELECTION(13:50)
- PART 4 - NECESSARY FORMS/AFTER RETIREMENT- Cost of Living Adjustment (COLA), UNUSED SICK LEAVE (8:03)



ADDITIONAL VIDEOS

- GUIDE TO CHOOSING AN ALLOWANCE OPTION (12:31)
- UNUSED SICK LEAVE REPORTING (14:55)
- REEMPLOYMENT AFTER RETIREMENT (9:36)



QUESTIONS?



Help Us Improve Our Services

Please complete the evaluation form.
Your feedback will help us serve you better.



Thank You for Your Attendance Today

