

# SMART START RETIREMENT CHECKLIST



Before you begin the retirement process, gather and have the following information readily available:

- MOSERS Online ID and password for **myMOSERS**.
- Retirement date (always the 1st day of the month).
- Personal email address (work email becomes invalid).
- Copy of marriage certificate and spouse's information including Social Security number and date of birth (*if applicable*).
- Proof-of-age or lawful presence document for *yourself* and for *your spouse* (if applicable), including **original** U.S. birth certificate **OR photocopy** of your valid Missouri driver's license, Missouri nondriver ID, or U.S. passport.\*
- Account number, American Banker's Association (ABA) routing number, and your financial institution contact information for direct deposit of your monthly benefit.
- Amounts to withhold from your benefit for federal and Missouri state taxes.
- Life insurance beneficiary(ies) information including name, relationship, address, date of birth, and Social Security number.\*\*
- Designated agent(s) information including name, phone number, and mailing address (*form optional*).
- Information for person(s) or organization(s) to whom MOSERS can release information about your benefits including name, relationship, phone number, and email address (*form optional*).



\* A full list of acceptable **proof-of-age and lawful presence documents** can be found on our website at [www.mosers.org](http://www.mosers.org).

\*\* If you are an employee of the Department of Conservation or a university, other than Lincoln University, contact your HR office for information about your life insurance benefits.