

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, except for judges).
- **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. *MOSERS staff can not advise you on your taxes or how to fill out tax forms. We suggest you contact the IRS and/or a qualified tax advisor prior to applying for retirement.*
- **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.

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