

- Read the enclosed Benefit Options Described for information concerning the types of benefits available.
- Complete all items on the application. Sign the application in the presence of a notary public, have the notary public sign and authenticate your signature with a notary seal. If you are married, the application requires your spouse's notarized signature acknowledging your benefit selection. Return the application using the enclosed envelope as soon as possible.
- To reduce the possibility of identify theft, we suggest that you authorize the electronic transfer of your benefit payment to a bank or other financial institution. Complete and return the enclosed *Direct Deposit* form to MSRS to have your payment sent to the bank or financial institution of your choice on the first business day each month.
- The Tax Reform Act requires that the federal government tax all or most of your benefit as you receive your monthly payment. You can authorize federal withholding by completing the enclosed *W-4P* form. If you do not file a *W-4P*, the IRS regulations require MSRS to withhold federal taxes based on a filing status of married with three allowances.
- To authorize withholding for Minnesota state income tax, complete section 3 of the enclosed *W-4P* form. You can change your withholding amount online at www.msrs.state.mn.us by writing, or calling MSRS. You may incur penalties if your federal or state withholding and estimated tax payments are too low.
- If the statement **DOB not verified** appears under your MSRS ID number on the enclosed estimate, you must provide MSRS with a photocopy of your birth record. Please write your MSRS ID or your Social Security number on the birth record for ease of identification and faster processing. If born in Minnesota, a copy of your birth record is available at any county courthouse.

Outside of Minnesota, contact the Bureau of Vital Statistics. You can find the address at:

www.cdc.gov/nchs/w2w.htm

If you were born outside of the United States, we will accept a birth record from your country of birth or a passport as proof of age.

- If you select a Joint-and-Survivor benefit option, you must supply a photocopy of your named survivor's birth record. Include your MSRS ID or Social Security number on your named survivor's birth record.
- If you are a public safety officer retiring on or after normal retirement age, you may reduce your taxable income up to \$3,000 annually by having MSRS deduct your health insurance premium from your monthly benefit. Complete the enclosed *Enrollment* form and return it to MSRS to start this process.

Retirement Application Checklist

Be sure you have included the following forms and documents so that your retirement benefit is not delayed.

- Application for Retirement Benefits*

Note: Signatures must be notarized.

- Withholding Certificate (*W-4P*)

- Direct Deposit Agreement* form

- Birth Records

Provide a photocopy of your birth record. Provide your survivor's birth record if you select an optional benefit. Please call MSRS for a list of other acceptable documents if you do not have a birth record.

- If you are a qualified public safety officer and want MSRS to deduct your health insurance premiums from your benefit, submit a completed *Enrollment* form.



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