

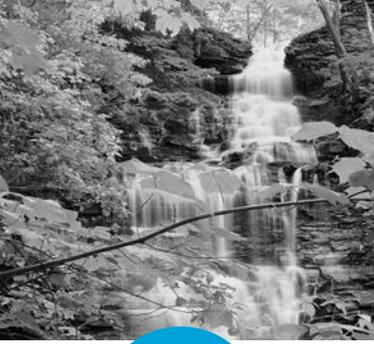


PREPARING FOR COLORADO PERA RETIREMENT

Revised January 2020

CONTENTS

Preparing for Retirement	1
Annual Benefit Increase	5
Other Investments and Pensions.....	5
Divorce and Your DB Plan Account(s)	6
Retirement Eligibility.....	7
Benefit Options Under the PERA Benefit Structure.....	9
Benefit Options Under the DPS Benefit Structure.....	10
Benefit Eligibility	11
PERA Calculators for Retirement Planning.....	17
PERA Publications	18



Several online calculators are available on PERA's website to help with retirement planning. See pages 17 and 18 for more information.

PREPARING FOR RETIREMENT

If you are five or more years from retirement, you should prepare by examining your financial goals, reducing your debt, and adjusting your savings and other investments to meet your goals. If necessary, obtain financial and legal advice you may need to plan your estate. The following is a list of other considerations related to your future Colorado PERA benefit as you prepare for retirement.

REVIEW YOUR ANNUAL MEMBER STATEMENTS

Every year, PERA sends you an *Annual Member Statement*. If you believe that the information differs from what you think it should be, contact PERA.

REVIEW PERA PUBLICATIONS

PERA has a variety of brochures on subjects such as taxes, health care, and Social Security. See pages 18 and 19 for a list of publications to review.

ATTEND PERA MEETINGS, GROUP WORKSHOPS, OR A COUNSELING APPOINTMENT

PERA holds a variety of meetings around the state to inform you about PERA benefits. All members should attend a Benefit Information Meeting, which is beneficial at any stage of your career. If you are six to 12 months from retirement, you should attend a Retirement Process meeting.

A list of meetings is available on PERA's website by clicking on "Meetings & Appointments." You may sign up for a meeting or schedule an appointment online or by calling PERA.

REQUEST A PERA PIN TO ACCESS YOUR ACCOUNT ONLINE

If you do not have a PERA Personal Identification Number (PIN), request one from PERA's website. PERA will then mail you a PIN, which you will use to create a User ID and password.

With your User ID and password, you may access information about your account, complete online forms, and use the calculators and retirement planner programs to plan for retirement and estimate your retirement benefit.

You can also use your User ID and password to access your PERAPlus 401(k)/457 Plan accounts. Retain your PIN to access account information when calling Voya at 1-800-759-7372 (select the PERAPlus option).

ESTIMATE YOUR RETIREMENT INCOME

You may find it helpful to use the "PERA Retirement Planner" on PERA's website to estimate your PERA retirement benefit, as well as PERAPlus 401(k) and 457 Plan balances (if applicable). If you have a PERAPlus Plan account, you may also use Voya's Online Advice to get a retirement evaluation and create a retirement plan. You can access Online Advice by clicking on "Voya Retirement Advisors" on the PERAPlus Plan websites. To access the Plan websites, log into your PERA account and click on "PERAPlus 401(k) Account Access" or "PERAPlus 457 Account Access" in the "Benefit Programs" menu.

REQUEST A BENEFIT ESTIMATE

One to three years before retirement, request a benefit estimate from PERA. The following information is needed:

- » Your address, job title, and Social Security number (SSN).
- » Your anticipated date of retirement and your last day on the job.
- » Your cobeneficiary's birthdate, if applicable.
- » If you anticipate any salary increases or decreases before retirement, please include the amounts and the dates of the salary changes.
- » Number of months or years of service credit that you are planning to purchase, if applicable.

Your retirement benefit will be based on your Defined Benefit (DB) Plan account information and PERA statutes and rules in effect at the time of your retirement.

EVALUATE YOUR PARTICIPATION IN SECTION 125 PLANS

A Section 125 program allows you to purchase benefits such as health and dental care, life insurance, or child care on a pre-tax basis. Some employers also allow commuter and parking expenses to be part of the pre-tax program in accordance with the Transportation Equity Act (TEA).

If you joined PERA membership on or before June 30, 2019, any money you place in a Section 125 flexible spending account (not including a health savings account [HSA]) reduces your PERA salary. So, if you use a 125 plan to reduce your salary during one or more of the periods used in your HAS calculation, your HAS also will be reduced. Subsequently, the amount of your PERA benefit will be lower. See the *PERA and Section 125 Plans* fact sheet for more information.

CONSIDER PURCHASING SERVICE CREDIT

If you have not purchased service credit during your PERA career, it may still be beneficial for you to do so before retirement. Purchasing service credit increases your service credit and benefit amount, and may allow you to retire earlier and receive a higher health care subsidy.

There are three ways to purchase service credit:

- » Purchase service based on a rolled over/refunded PERA or Denver Public Schools (DPS) benefit structure DB Plan account. If you previously rolled over/refunded a DB Plan account and have not purchased the service credit associated with your rollover/refund, you may do so as long as you have one year of earned service credit.
- » Purchase service for any employment not covered by PERA or another retirement program.
- » Purchase service for any sabbatical leave during which you earned partial service credit (in the PERA benefit structure only).

Payments may be made in a lump sum or installments, but must be completed by the earlier of your termination of employment or effective date of retirement. It is a good idea not to wait until immediately prior to retirement to pay your agreement in full.*

** You cannot use Roth funds from your PERAPlus 401(k) or 457 Plans to purchase service credit.*

See the *Purchasing Service Credit* booklet for more information.

CONTACT SOCIAL SECURITY

If you have been covered by Social Security at any time during your career, contact Social Security to receive an estimate of your benefit (if any). If you are eligible for a Social Security benefit, obtain information about two provisions that may reduce your Social Security benefit:

- » The Windfall Elimination Provision (WEP)
- » The Government Pension Offset (GPO)

Neither provision will reduce your PERA benefit. The *PERA and Social Security* fact sheet briefly explains these provisions. You may also contact Social Security at 1-800-772-1213 or visit their website at www.ssa.gov.

REVIEW THE PERACARE HEALTH BENEFITS PROGRAM

You and your qualified dependents are eligible to participate in the PERACare Health Benefits Program, which includes health, dental, and vision care plans. As a PERA benefit recipient, you are eligible for a subsidy toward your monthly health care premium.

In recent years, health care costs have increased faster than inflation, so you should review your health care costs and options carefully—they may affect your decision of when to retire.

For more information, see the *PERACare Overview* fact sheet or the *PERACare Health Benefits Program* booklets. You may also use the online PERA calculator, “PERACare Premium Inquiry for Retirees,” to review current premiums for plans available to you through PERA.

REVIEW LIFE INSURANCE

If you do not have PERA life insurance coverage and want coverage after you are retired, you must be enrolled prior to retirement. You may enroll during the spring open enrollment period (April 1–May 31), or at any time prior to retirement with evidence of insurability.

After retirement, your premium will increase and will be deducted from your monthly retirement benefit.



For more information, review the “Life Insurance” page on PERA’s website.

ANNUAL BENEFIT INCREASE

After retirement, you may receive an annual increase (AI) to your monthly benefit. However, there is a three-year wait after your retirement date before you are eligible to receive an increase. For all benefit recipients, the AI will be paid in July. See the *Annual Increases* fact sheet for more information.

OTHER INVESTMENTS AND PENSIONS

IF YOU ARE NEARING RETIREMENT, CONSIDER THE FOLLOWING:

- » If you are contributing to the PERAPLus 401(k) Plan, PERAPLus 457 Plan, or other defined contribution plans, you may want to maximize your contributions in the years before retirement.
- » Both the PERAPLus 401(k) and 457 Plans have “catch-up” provisions to make additional contributions before retirement. For more information, see the PERAPLus Plan websites.
- » You may also want to consider rolling any qualified retirement plans you have outside of PERA into your PERAPLus 401(k)/457 Plan to consolidate your accounts.
- » Find out what withdrawal options are available to you. (You cannot contribute to tax-deferred plans from pension income.)
- » If you have a Roth account in the PERAPLus Plans, your withdrawal may be tax free if the qualified distribution rules have been met. See the PERAPLus Plan websites for more information.
- » Check with other employers or retirement plans that you may have had to determine your eligibility for benefits.

IF YOU HAVE A PERAPLUS 401(K) OR 457 PLAN, AS A RETIREE YOU MAY:

- » Leave your account with PERA and continue to authorize transfers between investment funds.
- » Leave your account with PERA and if you work for a PERA employer after retirement, you may continue contributing to your PERAPLus 401(k) account. If that employer is also affiliated with the PERAPLus 457 Plan, you may continue contributing to your 457 Plan account.

- » Leave your account with PERA and if you work for a PERA employer after retirement, you are not allowed to take distributions from your PERAPlus 401(k) Plan account unless you terminate employment or are age 59½ or older. You are not allowed to take distributions from your PERAPlus 457 Plan account unless you terminate employment or are age 70½ or older.
- » Roll any other qualified retirement plans you have outside of PERA into your PERAPlus 401(k) Plan to consolidate your accounts. If you were a participant in the PERAPlus 457 Plan prior to retirement, you may roll any other qualified retirement plans into your PERAPlus 457 Plan account.
- » Request a monthly payment of a set dollar amount.
- » Roll over your entire account to an IRA or other tax-deferred plan.
- » Request a distribution of the entire account as payment to you.
- » Request a combination of both a payment to you and a direct rollover.

Note: In the PERAPlus 401(k) Plan, if you are under age 55 when you retire, you must wait until after age 59½ to withdraw all or part of your account or you will pay a 10% early withdrawal penalty tax to the IRS when you file your income tax return. There is no early withdrawal penalty in the PERAPlus 457 Plan.

DIVORCE AND YOUR DB PLAN ACCOUNT(S)

If you are considering divorce proceedings, please contact PERA's Legal Department at 1-800-759-7372 ext. 6271 for information on your PERA DB Plan account(s) prior to completing a Domestic Relations Order (DRO). For information and forms regarding PERA DRO procedures for the division of your PERA DB Plan account(s), please see the *PERA Benefits and Divorce* booklet, which is available on PERA's website.



RETIREMENT ELIGIBILITY

When you are eligible to retire, you may terminate PERA employment and choose to receive a monthly retirement benefit or a rollover/refund of your PERA DB Plan account(s). If you have less than five years of service credit under the DPS benefit structure, you do not have the option to apply for a monthly benefit and you are only eligible to do a rollover/refund of your DB Plan account.

- ▶ Three months before your anticipated retirement date, call PERA's Customer Service Center to obtain a *Retirement Application Kit* or order one from PERA's website at www.copera.org.

MONTHLY RETIREMENT BENEFIT

PERA monthly retirement benefits are payable for your lifetime and that of your cobeneficiary if you choose a PERA Option 2 or 3 benefit or a DPS Option P2 or P3 benefit. Benefit provisions differ between the PERA and DPS benefit structures.

If you choose PERA Options 2 or 3, or DPS Options P2 or P3, upon your death, your cobeneficiary is eligible for continuing coverage under PERACare. If you name someone other than your spouse (through marriage or civil union) as your cobeneficiary, in the event of your death, your spouse will not be eligible to continue coverage under PERACare. You may want to consider access to PERACare when choosing your cobeneficiary.

IF YOU HAVE BOTH A PERA AND A DPS BENEFIT STRUCTURE DB PLAN ACCOUNT

If you have a DB Plan account under both the PERA and DPS benefit structures, you may be eligible to retire from both benefit structures or receive a monthly retirement benefit under one benefit structure and do a rollover/refund under the other benefit structure.

When you retire under one benefit structure, you may only leave the other DB Plan account in place if you are waiting to reach retirement eligibility and do not return to active membership. *Note:* Your benefit option and cobeneficiary in the PERA benefit structure can be different from your benefit option and cobeneficiary in the DPS benefit structure.

RETIRING WITH A REDUCED SERVICE RETIREMENT

If you plan to retire with a reduced service retirement benefit, please note the following:

- » *If you were not eligible to retire on January 1, 2011*, HAS percentages are calculated to ensure that, as of your effective date of retirement, your reduced service retirement benefit is the actuarial equivalent of your full service retirement benefit. This reduction is reflected in the shaded areas on the HAS Percentages Tables (see PERA's website or the *Your PERA Benefits or Retirement Process* booklets for HAS tables). These percentages are subject to change based on actuarial experience.
- » *If you were not eligible to retire on January 1, 2011, or began membership on or after January 1, 2007*, there are additional requirements to receive an annual increase and you may have to wait longer to receive your first annual increase. See the *Annual Increases* fact sheet for more information.
- » *If you plan to suspend retirement for a year or more, return to work for a PERA employer, and re-retire, your original retirement will remain a reduced service retirement.* You cannot build additional service credit on your DB Plan account and re-retire with a full service retirement benefit. The contributions you make to PERA when you suspend your retirement benefit will build a new DB Plan account and your new retirement will be based on your combined service credit and age at retirement under the new DB Plan account.

ROLLING OVER OR REFUNDING YOUR DB PLAN ACCOUNT(S)

When you are eligible to retire and terminate PERA employment, you may do a rollover/refund of your DB Plan account(s) in lieu of a monthly retirement benefit. See the *Refund/Rollover Request* booklet for complete information and the necessary forms for doing a rollover/refund of your DB Plan account(s).

BENEFIT OPTIONS UNDER THE PERA BENEFIT STRUCTURE

When you apply for a monthly retirement benefit, you will choose one of the following options for payment of your benefit. If you do not choose an option, your benefit will be paid as an Option 1 benefit. If you choose an Option 2 or 3 benefit, you will select a cobeneficiary who will receive a continuing monthly benefit after you die. Only one cobeneficiary may be chosen. In making your selection, you should consider your age, financial obligations, health, income from other sources, and the needs of your spouse or other persons.

Option 1: This option provides you with a lifetime monthly benefit. Following your death, a single payment of any remaining balance in your DB Plan account, plus a 100% match on the balance, will be made to your named beneficiary, or your estate if no named beneficiary exists. No further monthly benefits are payable.

Option 2: This option provides you with a lifetime monthly benefit. Following your death, your cobeneficiary will receive a lifetime monthly benefit equal to one-half of your benefit at the time of your death. If there is a DB Plan account balance remaining after the death of your cobeneficiary, a single payment of any remaining balance in your DB Plan account, plus a 100% match on the balance, will be made to your named beneficiary, or your cobeneficiary's estate if no named beneficiary exists. No further monthly benefits are payable.

Option 3: This option provides a lifetime monthly benefit. Following your death, your cobeneficiary will receive a lifetime monthly benefit equal to the monthly benefit you were receiving at the time of your death. If there is a DB Plan account balance remaining after the death of your cobeneficiary, a single payment of any remaining balance in your DB Plan account, plus a 100% match on the balance, will be made to your named beneficiary, or your cobeneficiary's estate if no named beneficiary exists. No further monthly benefits are payable.

If you select an Option 2 or 3 benefit and your cobeneficiary dies before you, your benefit will be changed to the Option 1 amount.

BENEFIT OPTIONS UNDER THE DPS BENEFIT STRUCTURE

When you apply for a monthly retirement benefit, you will choose one of the following options for payment of your benefit. If you do not choose an option, your benefit will be paid as an Option A benefit. If you choose an Option P2 or P3 benefit, you will select a cobeneficiary who will receive a continuing monthly benefit after you die. Only one cobeneficiary may be chosen. In making your selection, you should consider your age, financial obligations, health, income from other sources, and the needs of your spouse or other persons.

Option A: This option provides you with a lifetime monthly benefit. Following your death, a single payment of any remaining balance in your DB Plan account, without a match, will be made to your named beneficiary, or your estate if no named beneficiary exists. No further monthly benefits are payable.

Option B: This option provides you with a lifetime monthly benefit. As part of the retirement calculation, your DB Plan account is annuitized to determine the guarantee payment period. If you die before the end of the guarantee period, your Option B beneficiary(ies) will receive your remaining monthly payments through the end of the guarantee period. If your Option B beneficiary(ies) receives a benefit after your death and dies before the end of the guarantee period, a single payment will be paid to the estate of the deceased beneficiary. If your Option B beneficiary(ies) predeceases you, you do not name any additional Option B beneficiary(ies), and you die before the end of the guarantee period, a single payment will be made to your estate. No further monthly benefits are payable.

Option P2: This option provides you with a lifetime monthly benefit. Following your death, your cobeneficiary will receive a lifetime monthly benefit equal to one-half of your benefit at the time of your death. If there is a DB Plan account balance remaining after the death of your cobeneficiary, a single payment of any remaining balance in your DB Plan account, without a match, will be made to your named beneficiary, or your cobeneficiary's estate if no named beneficiary exists. No further monthly benefits are payable.

Option P3: This option provides you with a lifetime monthly benefit. Following your death, your cobeneficiary will receive a lifetime monthly benefit equal to the monthly benefit you were receiving at the time of your death. If there is a DB Plan account balance remaining after the death of your cobeneficiary, a single payment of any remaining balance in your DB Plan account, without a match, will be made to your named beneficiary, or your cobeneficiary's estate if no named beneficiary exists. No further monthly benefits are payable.

If you select an Option P2 or P3 benefit and your cobeneficiary dies before you, your benefit will be changed to the Option A amount.

Note: If you name someone other than your spouse who is more than 10 years younger than you as your cobeneficiary, the amount that continues to your cobeneficiary at your death could be limited in accordance with percentages required by the Internal Revenue Code (IRC) regulations. For information about the percentages, please call PERA's Customer Service Center.

BENEFIT ELIGIBILITY

PERA BENEFIT STRUCTURE

You are eligible to receive a monthly retirement benefit when you reach age 65 or meet the age and service requirements listed below. (Eligibility requirements for Safety Officers, are different; see page 14.)

If you began PERA membership on or before June 30, 2005, and you had five years of service credit on January 1, 2011, the following age and service requirements apply:

PERA SERVICE RETIREMENT BENEFIT

Minimum Age	Minimum Service Credit
50	30 years
60	20 years
65	Any years

If you began PERA membership between July 1, 2005, and December 31, 2006, and you had five years of service credit on January 1, 2011, the following age and service requirements apply:

PERA SERVICE RETIREMENT BENEFIT

Minimum Age	Minimum Service Credit
Any age	35 years
55	30 years
60	20 years
65	Any years

If you began PERA membership on or before December 31, 2006, and you had less than five years of service credit on January 1, 2011, or if you began membership between January 1, 2007, and December 31, 2010, the following age and service requirements apply:

PERA SERVICE RETIREMENT BENEFIT

Minimum Age	Minimum Service Credit
Any age	35 years
55	30 years
60	25 years
65	Any years

If you began PERA membership between January 1, 2011, and December 31, 2016, the following age and service requirements apply:

PERA SERVICE RETIREMENT BENEFIT

Minimum Age	Minimum Service Credit
Any age	35 years
58	30 years
65	Any years

If you began PERA membership between January 1, 2017, and December 31, 2019, the following age and service requirements apply:

PERA SERVICE RETIREMENT BENEFIT

Minimum Age	Minimum Service Credit
Any age	35 years
60	30 years
65	Any years

If you began PERA membership between January 1, 2017, and December 31, 2019, and the most recent 10 years of service credit before retirement were earned in the School or DPS Division, the following age and service requirements apply:

PERA SERVICE RETIREMENT BENEFIT

Minimum Age	Minimum Service Credit
Any age	35 years
58	30 years
65	Any years

If you began PERA membership on or after January 1, 2020, the following age and service requirements apply:

PERA SERVICE RETIREMENT BENEFIT

Minimum Age	Minimum Service Credit
Any age	35 years
64	30 years
65	Any years



If you began PERA membership on or before December 31, 2019, the following age and service requirements apply for a reduced benefit:

PERA REDUCED RETIREMENT BENEFIT

Minimum Age	Minimum Service Credit
50	25 years
55	20 years
60	5 years

If you began PERA membership on or after January 1, 2020, the following age and service requirements apply for a reduced benefit:

PERA REDUCED RETIREMENT BENEFIT

Minimum Age	Minimum Service Credit
55	25 years
60	5 years

SAFETY OFFICERS

Recent legislation expanded the eligibility for State Trooper benefits to additional employee classifications for employees hired on or after January 1, 2020. With this change, this group of members is now referred to as “Safety Officers” in this publication instead of “State Troopers.”

As a Safety Officer, you are eligible to receive a monthly retirement benefit when you reach age 65 or meet the age and service requirements listed on the following page.

If you began PERA membership on or before December 31, 2019, the following age and service requirements apply:

SAFETY OFFICERS SERVICE RETIREMENT BENEFIT

Minimum Age	Minimum Service Credit
Any age	30 years
50	25 years
55	20 years
65	Any years

SAFETY OFFICERS REDUCED RETIREMENT BENEFIT

Minimum Age	Minimum Service Credit
50	20 years
60	5 years

If you began PERA membership on or after January 1, 2020, the following age and service requirements apply:

SAFETY OFFICERS SERVICE RETIREMENT BENEFIT

Minimum Age	Minimum Service Credit
Any age	35 years
55	25 years
65	5 years

SAFETY OFFICERS REDUCED RETIREMENT BENEFIT

Minimum Age	Minimum Service Credit
55	20 years
60	5 years

DPS BENEFIT STRUCTURE

If you had five years of service credit on January 1, 2011, the following age and service requirements apply:

DPS SERVICE RETIREMENT BENEFIT

Minimum Age	Minimum Service Credit
50	30 years
55	25 years*
65	5 years

** 15 years must be earned service credit*

DPS REDUCED RETIREMENT BENEFIT

Minimum Age	Minimum Service Credit
Any age	25 years
55	15 years

If you did not have five years of service credit on January 1, 2011, the following age and service requirements apply:

DPS SERVICE RETIREMENT BENEFIT

Minimum Age	Minimum Service Credit
Any age	35 years
55	30 years*
60	25 years
65	5 years

** 20 years must be earned service credit*

DPS REDUCED RETIREMENT BENEFIT

Minimum Age	Minimum Service Credit
50	25 years
55	20 years
60	5 years

PERA CALCULATORS FOR RETIREMENT PLANNING

» PERA Retirement Planner

This comprehensive calculator will help you plan for retirement by estimating your HAS and your retirement benefit, and offers information on the PERAPlus 401(k)/457 Plans and other investments, pensions, and annuities.

» PERA Monthly Retirement Benefit

This calculator estimates your monthly retirement benefit amount.

» Highest Average Salary (HAS)

This calculator estimates your monthly HAS.

» Benefit Tax Estimate

This calculator determines the amount of taxes that may be deducted from your benefit.

» Purchasing Service Credit—Effect on Benefit

This calculator determines the difference in your benefit if you purchase service credit.

» Purchasing Service Credit—Employment Not Covered by PERA

This calculator calculates the cost of purchasing service credit for employment that was not covered under PERA.

» Purchasing Service Credit—Refunded/Rolled Over Colorado PERA DB Plan Account

This calculator calculates the cost of purchasing service credit for a rolled over/refunded PERA or DPS benefit structure DB Plan account.

» PERACare Premium Inquiry for Retirees

This calculator determines your PERACare premium amount.

» PERAPlus 401(k)/457 Plan Tax-Deferral Worksheet

This calculator determines how contributions, matching amounts, and deductions affect PERAPlus 401(k)/457 Plan accounts. You may also use this calculator to ensure contributions are within IRS limits.

» Termination Options

This calculator explains your options if you terminate PERA employment.

GENERAL FINANCIAL CALCULATORS

» Future Value of an Investment

This calculator determines the value of an account based on account balance, contributions, annual percentage yield, and length of investment.

» How Long Can I Withdraw From My Account?

This calculator determines the length of time you may withdraw from an account based on account balance, withdrawal amount, withdrawal frequency, and annual percentage yield.

» How Much Can I Withdraw From My Account?

This calculator determines the amount you may withdraw from an account based on account balance, number of years, and annual percentage yield.

Note: Many of the calculators require you to use a User ID and password. If you do not have a User ID and password, request a PERA PIN from PERA's website. PERA will then mail you a PIN and you will use it to create a User ID and password.

PERA PUBLICATIONS

You can view or order the following publications on PERA's website at www.copera.org. You may also call PERA's Customer Service Center at 1-800-759-7372 and have publications sent to you.

CHANGING YOUR COBENEFICIARY

This booklet has information about when you may be able to change your benefit option and/or cobeneficiary.

PERA AND SECTION 125 PLANS

This fact sheet explains how participating in an IRS Section 125 Plan may affect your PERA retirement benefit.

PERA AND SOCIAL SECURITY

This fact sheet explains how your Social Security benefit (if applicable) may be reduced if you receive a PERA retirement benefit.

PERACARE HEALTH BENEFITS PROGRAM PRE-MEDICARE OR MEDICARE COVERAGE

These booklets provide detailed information about the PERACare Health Benefits Program pre-Medicare coverage for those under age 65 and Medicare coverage for those who are age 65 and over and eligible for Medicare.

PERACARE OVERVIEW

This fact sheet offers basic information about PERACare.

PURCHASING SERVICE CREDIT

This booklet provides information about purchasing service credit and includes the *Service Credit Purchase Application*.

PERA RETIREMENT APPLICATION KIT

This *Retirement Kit* contains all of the publications and forms you will need to apply for retirement. You will need to obtain the *Retirement Kit* three months before your retirement date.

RETIREMENT PROCESS

This booklet contains information about retiring and includes a *Retirement Application*.

TAXES ON PERA BENEFITS

This booklet provides information about the federal and state taxes that your PERA retirement benefit may be subject to and includes the *Withholding Preference Form*.

WORKING AFTER RETIREMENT

This booklet details the rules about working after retirement. It includes all working after retirement forms.

This booklet provides general information about retiring with PERA. Your rights, benefits, and obligations as a PERA member are governed by Title 24, Article 51 of the Colorado Revised Statutes and the Rules of the Colorado Public Employees' Retirement Association, which take precedence over any interpretations in this booklet.

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Contact PERA



Visit PERA's website at
www.copera.org.



Call PERA's Customer Service
Center at 1-800-759-7372.



Visit the PERA offices in Denver,
Lone Tree, and Westminster.



Send mail to PERA at
PO Box 5800
Denver, CO 80217-5800



Forms and publications can
be found on PERA's website.
Copies can also be requested
by calling PERA's Customer
Service Center.