



COMMONWEALTH OF PENNSYLVANIA
STATE EMPLOYEES' RETIREMENT SYSTEM
 30 N 3RD STREET
 SUITE 150
 HARRISBURG, PA 17101-1716
 1-800-633-5461
 www.sers.state.pa.us



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SS# 000-0 -

Dear M5 -2 +1 4 38% ,&

Our records indicate you have terminated state service with BBBB years of credited service and you have taken no action regarding your account.

With 5 or more years of service you have qualified for a vested right to retirement benefits. In order to keep your account in proper status and complete the vesting procedure we request that you complete and return the enclosed forms. Also, we require a proof of date of birth document with these forms. A **Birth Certificate** or **Baptismal Certificate** is preferred. If neither of these documents are available, certified copies of any two of the listed documents which verify your birth date, may be substituted:

1. Selective Service Record'
2. Armed Forces Discharge'
3. Passport'
4. School Record'
5. Life Insurance policy'
6. Naturalization Record'
7. Alien Registration Record'
8. Marriage record listing birth date/age and date of record.'
9. Letter from Social Security verifying your age.'
10. Federal Census Record (as close to age 5 as possible).'
11. Physician's or Midwife's record of birth.'
12. Valid Pennsylvania driver's license.'
13. Bible or other family record.'

The law provides that a member shall be eligible for an unreduced retirement allowance at age 60/50 (depending on category of membership) or when the member would have earned 35 years of service had they continued in active State employment; whichever would come first. According to our records, you will reach your normal retirement date on _____.

1. If you want your annuity to be effective upon reaching your normal retirement date, ' you must execute and file an application within ninety (90) days after you reach your' normal retirement date. Any application filed after the ninety (90) day period will be' effective the date your application is received at SERS. Ordinarily, it is best to file your' application thirty (30) days before reaching your normal retirement date.

2. The Retirement Law provides that if you desire to take an early retirement allowance' prior to reaching your normal retirement date, you are eligible to do so. Of course, such' a benefit would be reduced on the basis of your age at the time of your retirement.
3. The Retirement Law also provides death benefit protection for Vestees. That is, in the' event of your death prior to filing a retirement application, you will be deemed to have' elected early retirement under Option 1 the day before death; and, the total Present' Value of such retirement benefit will be payable to your designated beneficiary(ies).
4. Your benefit entitlement peaks at the time you reach your normal retirement date. If you' retire after that date you will miss monthly benefits, which cannot be recaptured and the' amount of your monthly benefit and account value will actually begin and continue to' decrease the longer you wait to file.
5. If you do not file an Application for Retirement within seven (7) years after reaching your' normal retirement date, you will only be eligible to receive your total accumulated' deductions as they were on your normal retirement date. In other words, if you take no' action for a period of seven (7) years after reaching your normal retirement date, only' your total accumulated deductions will be payable to you, and you will forfeit your' eligibility for retirement benefits.

Approximately three (3) months before you reach your normal retirement date, we will notify you concerning the amount of money you could receive under the various options available to you. We will also enclose the necessary forms to be completed.

In view of the foregoing, it is extremely important for you to protect this important benefit. To do this, we are asking you to do the following:

- Notify this office immediately of any change of address, change of beneficiary or their address, or if you are ready to start receiving your retirement benefits.

By March 31st of each calendar year, we will provide you with an annual statement of your accumulated deductions and benefit entitlements as of December 31st of the preceding year.

Any questions concerning your retirement benefits should be directed to me at the telephone listed at the beginning of this letter.

Sincerely,

Joe Counselor, Retirement Counselor
Bureau of Member Services
Office of Member Services