



Montgomery County Employee Retirement Plans

ERS Pre-retirement Checklist

This list is intended for all employees in the Employees' Retirement System (ERS) pension plan with a group code of either AK, HK, EK, FK, GK, or JK. It is intended as a guideline to assist in planning for retirement from the County. Please consult your financial advisor to discuss your specific retirement needs. For additional information and assistance, contact MCERP at (240) 777-8230 or by email at retirement@montgomerycountymd.gov.

1. TWELVE MONTHS PRIOR TO RETIREMENT – GATHER INFO

- ☐ Attend one of MCERP's monthly **Planning for Retirement** virtual seminars offered the 3rd Wednesday of every month. Register via [Learner Home](#). This seminar discusses how your benefit is calculated and all the available payment options.
- ☐ Calculate your pension estimate to understand your gross monthly payment.
 1. Log on to the [ePortal](#) with your County username and password
 2. Choose the PeopleSoft / Pension Administration option.
 3. Click on Self-Service/ Benefit Information.
 4. Click on Pension Estimates. Enter the first of the month in which you plan to retire as your retirement date.

2. SIX MONTHS PRIOR TO RETIREMENT – GETTING READY

- ☐ Attend a **Planning for Retirement** seminar as a refresher
- ☐ Start thinking about your retirement budget and expenses.
- ☐ Make sure all legal documents and beneficiary designations are up-to-date.
- ☐ Register for one of MCERP's Social Security seminars via our website under **Upcoming Events**.
- ☐ Consider enrolling in the Deferred Compensation Plan (DCP) to roll your annual/compensatory leave into. Contact MCERP for more information.
- ☐ Attend one of Office of Human Resources' (OHR) **Pre-Retirement Health Insurance Planning** virtual mandatory seminars offered every 3rd Wednesday of the month if you plan to continue with County insurance.



3. THREE MONTHS PRIOR TO RETIREMENT - ORGANIZE

- ☐ Run another pension estimate.
- ☐ Make sure you have all the necessary documents for submission.
- ☐ Schedule an appointment with a Retirement Analyst if you want guidance on your payment option selection.
- ☐ Register for OHR's virtual mandatory **Enrolling in Health Insurance** seminar via Learner Home. The seminar date is based on your retirement date. OHR will mail you the forms that need to be submitted.

4. TWO MONTHS PRIOR TO RETIREMENT - APPLY

- ☐ Make sure you have all the necessary documents for submission.
- ☐ Apply for retirement via MCERP's [portal](#) using Google Chrome or Microsoft Edge. Retirement date is always the first of the month.
- ☐ Attend OHR's virtual **Enrolling in Health Insurance** seminar, where you will review the insurance forms that were mailed to you.
- ☐ If you are rolling your annual/compensatory leave into your Deferred Compensation plan, visit payroll's SharePoint site to access their portal.

Questions, we're here to help.

Contact us at (240) 777-8230 or retirement@montgomerycountymd.gov or visit us at the Executive Office Building 6th fl.