



Retirement Checklist for Texas A&M University Employees

1 YEAR PRIOR TO RETIREMENT

- Attend a Pre-Retirement Counseling Workshop
 - View the [schedule](#) of dates for either Teacher Retirement System (TRS) or Optional Retirement Program (ORP) workshops.
 - Some employees find that attending multiple sessions or attending the same session at different times in the retirement process can be helpful.
- TRS participant
 - Submit [TRS 18 - Request for Estimate of Retirement Benefits Form](#)
 - [Purchase service credit or transfer credit](#), if applicable.

6 MONTHS PRIOR TO RETIREMENT

- Schedule a [consultation with a Texas A&M Retirement Specialist](#) to discuss your unique situation.
- ORP participant
 - [Contact retirement investment vendor](#) to review account projections, learn about income options available to you in retirement
- TRS participant
 - Submit following [forms](#) directly to TRS. Be sure to also include age verification documents as required.
 - TRS 30 – Application for Service Retirement
 - TRS 228A – Federal Income Tax Withholding Certificate
 - TRS 278 – Direct Deposit Request
- Contact [Social Security Administration](#) to determine eligibility for Social Security and Medicare benefits, if applicable.

3 MONTHS PRIOR TO RETIREMENT

- Determine when to enroll in [Medicare](#)
 - If under age 65 and not receiving Social Security benefits, apply for Medicare A & B three months before you turn 65.
 - If you are age 65 or older, you should enroll in Medicare during the 3 months before your retirement.
 - If you are turning age 65 near your retirement date, please contact HR for guidelines on enrollment.
- Contact your [Tax-Deferred Account \(TDA\)](#) and/or [TexSaver Deferred Compensation Plan \(DCP\)](#) vendor to discuss your distribution options.
- Complete the [Start My TAMU Retirement form](#) to initiate TAMU retirement process.

60-30 DAYS PRIOR TO RETIREMENT

- Consider notifying your department of your intent to retire at least two weeks prior to your retirement date.
 - **Your ability to begin retiree benefits is driven by the date your department processes your retirement in [Workday](#).**
- Turn in required A&M forms to benefits@tamu.edu. HR will collect forms used to notify department and forms for continuation of insurance.

AFTER RETIREMENT

- Pay insurance premiums monthly to [SBA billing department](#).
- Keep contact information current in [Workday](#). It is important to keep your contact information up to date so we can send information related to benefits and annual Open Enrollment during July.

Visit the Retirement and Financial Planning webpage for more information:
<https://employees.tamu.edu/benefits/retirement/index.html>