



## Scheduling a Counseling Session with SURS

### Eligibility:

To schedule a retirement counseling appointment or request a written estimate, members in the Traditional or Portable plan should be eligible to retire within ten years and for members in the Retirement Savings Plan (RSP), they should be eligible to retire within four years, based on the following criteria:

Tier I Traditional & Portable Participant prior to 01/01/2011	Tier II Traditional & Portable Participant on or after 01/01/11	Tier I & Tier II Retirement Savings Plan
Age 62, with at least 5 years of service	Age 67, with at least 10 years of service	Age 62, with at least 5 years of service
Age 55, with at least 8 years of service (age reduction may apply, if applicable)	Age 62, with at least 10 years of service (with age reduction)	Age 55, with at least 8 years of service (age reduction is not applicable to RSP)
At any age, with at least 30 years of service		At any age, with at least 30 years of service

### Other Important Facts:

Members are limited to one counseling appointment or written estimate every 12 months. While eligible employees are allowed to meet with a counselor every 12 months, it is not necessary unless the previous estimate information has changed significantly. Counseling appointments are limited to 45 minutes in length.

Retirement Savings Plan (RSP) members meeting with a SURS counselor will receive illustrations from one of the RSP providers, as well as an explanation of the options available at retirement. All members are encouraged to follow up with the RSP provider for more specific explanations or questions. Members will receive a copy of the illustrations prepared *after* their appointment.

### Online Benefit Estimator:

An online benefit estimator is available on the member website, at [www.surs.org](http://www.surs.org). The estimator is a helpful tool that can be used by members in the Traditional and Portable Plans when they do not meet the criteria for a counseling appointment. ***However, please keep in mind that the online estimator has limitations. Therefore, please contact our office if you have part-time service, reciprocal service, or service as police officer or firefighter.***

### IMPORTANT REMINDER:

A retirement estimate in no way commits the employee to retire on a specific date – it is merely a projection to assist the employee in retirement planning and determining a future retirement date. An application for retirement must be submitted to SURS to initiate a retirement claim.

### Scheduling an Appointment:

Eligible members who are in the Traditional and Portable plans must complete a retirement estimate request form prior to scheduling an appointment or requesting a written estimate.

## To access the retirement estimate request form:

1. Visit [www.surs.org](http://www.surs.org) and click on Member Login to gain access to your member webpage. After logging in to your secure member webpage, click on Retirement Counseling on the left menu and complete the retirement estimate request form for either a written estimate or a retirement counseling appointment. Once this form is completed and submitted electronically, you will be prompted to follow a link to schedule an appointment. Currently, we are offering Virtual (via Microsoft Teams), Office, and Telephone Appointments. Alternatively,
2. Call SURS at (800) 275-7877 to request a form. SURS will send a retirement estimate request form via U.S. Mail to the member's home address or fax. Once the completed form is returned, SURS will immediately notify you via U.S. mail or electronic notification on your member web page that you can contact SURS to schedule an appointment.
3. IMPORTANT: The accuracy of your estimate(s) is only as good as the information provided to SURS. SURS does not have access to your current salary, vacation, or sick leave balances. Therefore, please collect the following information prior to logging in to complete the electronic form (or completing the paper version):
  - Anticipated retirement dates (you may choose 2 dates)
  - If academic: length of base contract
  - Salary: if academic, base salary, plus summer or any overloads, if applicable
  - Salary: if staff, salary plus expected overtime
  - Percentage of anticipated salary increases
  - Sick leave balances (unused/unpaid sick leave earned prior to 01/01/84 or after 01/01/98)
  - Vacation balance
  - Information on other service such as eligible purchases or reciprocal service
4. Once a counseling appointment has been scheduled, you should receive an email confirmation. If you do not receive an email confirmation that day, please contact SURS to confirm that the appointment was scheduled correctly. The confirmation email includes a link to the scheduling site. If it is necessary to cancel or reschedule, this link can be used up until 48 hours prior to the scheduled appointment time. If the appointment needs to be rescheduled or cancelled within 48 hours prior to the appointment, you will need to contact a SURS representative at (800) 275-7877.

During your appointment, your retirement counselor will discuss the estimates prepared in addition to the following information: how to file for retirement, preliminary estimated payments, increases after retirement, taxability, employment after retirement, death and survivor benefits and any benefits that may be applicable to the member. There will also be time allotted to answer any questions you may have.

5. If you requested a written estimate, you should receive your estimates within 45-60 days of your request. If you do not receive them within this timeframe, contact a SURS representative at (800) 275-7877.

Please keep in mind that while SURS members are limited to only one counseling appointment or written estimate every 12 months, we are always happy to assist you! If after your appointment or written estimate, you still have questions, please feel free to call our office at (800)275-7877 to speak with a Member Service Representative. SURS hours are Monday-Wednesday and Friday from 8:00 am – 4:30 pm and Thursday from 9:00 am to 4:30 pm.