

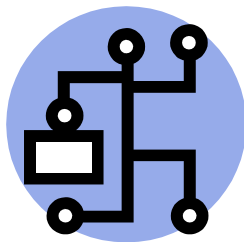


Documents for Retirement

Please make an appointment at least thirty (30) days prior to your retirement date to turn in all the necessary paperwork and review what your pension amount will be.

In addition to a completed application, we will need copies of these documents to process your retirement:

- Driver's License
- Birth Certificate
- Social Security Card
- Marriage Certificate
- Spouse's Driver's License
- Spouse's Birth Certificate
- Spouse's Social Security Card
- Banking information for Direct Deposit
- Birth Certificate and Social Security Card for dependent children under the age of 18.



Completed applications are due by the 10th of the month to take effect the following month.

Members can call and set an appointment with a Member Services Specialist to review retirement options and have calculations of retirement pension run on their behalf. Please contact the Specialist who maintains the portion of the alphabet that your last name falls under.

A - K last names

Jennifer Sierra

817-632-8902

Jennifer.Sierra@fwretirement.org

L-Z last Names

Melissa McDougall

817-632-8903

Melissa.McDougall@fwretirement.org

Pension Administration System

Angie Rodriguez

817-632-8904

Angie.Rodriguez@fwretirement.org

Fort Worth Employees' Retirement Fund

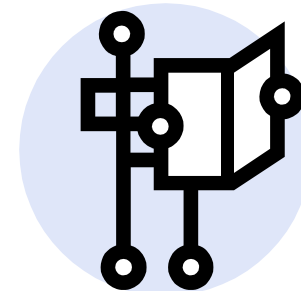
3801 Hulen St., Ste. 101
Fort Worth, TX 76109

Phone: 817-632-8900
Fax: 817-632-8910
web: www.fwretirement.org

Fort Worth Employees' Retirement Fund

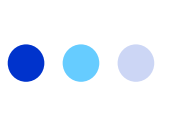


Be prepared for the next stage of your life...

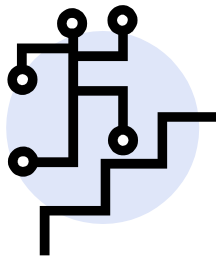


Employees' Retirement Fund of Fort Worth

Tel: 817-632-8900
Fax: 817-632-8910



Elements of Retirement




Climbing the last hurdle.

Retirement is a choice, not a given and as an employee of the City of Fort Worth, you have many choices when it comes to your retirement. Once you have reached

your normal retirement date, you can choose to retire, retire with an actuarial equivalent lump sum, continue to work, join the Deferred Retirement Option Program (DROP) or you may take a refund of your contributions and forfeit future benefits.

Your pension is a life benefit and the contributions you make to the fund will be returned to you many times over in your lifetime. There is a \$5,000 taxable death benefit payable to your surviving spouse or beneficiary of choice if there is no spouse. Should you pass away, your spouse will receive 75% of your pension at the time of death.



All retirement dates fall on the last day of the month.

Retiree Health Insurance

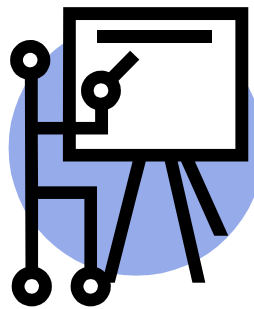
Retiree Health Insurance and Life Insurance conversion is handled through HR Benefits in City Hall.

Call the Retiree Liaison at 817-392-2897 to make an appointment. Maria Gray is the retiree liaison in HR Benefits and will counsel you on continuing your health care coverage through the City.

Life Insurance

Life Insurance Conversion: Your \$10,000 life insurance policy with the City of Fort Worth terminates with your employment. The Employees' Retirement Fund offers a \$5,000 death benefit to retirees only. If you want to extend your active employee coverage, you must call the Retiree Liaison in HR for information at 817-392-2897.

Deferred Compensation/ 457 Plan



It's never too late to start saving.

Deferred compensation plans allow employees to defer income taxation on retirement savings into future years. The City of Fort Worth offers two 457-Deferred Compensation

Please Plan Accordingly:
Your first check will be delayed and will arrive about the 18th of the month you retire. Each month thereafter, your check will be deposited on the 1st business day of the month.

programs. For more information contact Human Resources at 817-392-7792.

Social Security

Your pension is not affected by Social Security.

As an active employee, you do not pay in to Social Security. If you have enough credits to receive Social Security income, your Social Security check may be reduced. Please call the Social Security Administration for more details: 1-800-772-1213.

Beneficiaries

Your Spouse will be your primary beneficiary, but you can name contingent beneficiaries in the event that your spouse predeceases you. Please have all beneficiary information with you when you come in to retire. We will need their social security numbers, birth dates and addresses.