



## Retirement Checklist FOR LEGACY MEMBERS

Use this checklist to guide your planning one year prior to your retirement

**12**  
**MONTHS**  
BEFORE  
RETIREMENT

### Choose your retirement date

You may retire on the **first day** of any month during the calendar year.

Most 10-month contract employees finish the school year in June and retire July 1.

#### Gather personal documents:

- Birth certificate, REAL ID, Virginia driver's license or identification card, or passport (an expired passport is fine; a DD214 is also sufficient if you have had military service)
- DD-214 military discharge form (if applying for military service credit)
- Spouse's proof of birth, marriage certificate, and Social Security card (if you're choosing a survivor option)

#### Review ERFC and VRS member handbooks:

- Read "[Planning for Your ERFC Retirement](#)" Chapter 9 of the Legacy Handbook ([https://www.fcps.edu/sites/default/files/media/forms/ERFC\\_Legacy\\_Handbook.pdf](https://www.fcps.edu/sites/default/files/media/forms/ERFC_Legacy_Handbook.pdf))
- Review [VRS Plan 1 and 2](#) (<http://www.varetire.org/pdf/publications/getting-ready-to-retire-guide.pdf>)

**9**  
**MONTHS**  
BEFORE  
RETIREMENT

### Create a Retirement Estimate

Visit [ERFCDirect](#) ([www.ercf.direct](http://www.ercf.direct)) to create estimates for your prospective retirement date(s).

Need additional help? Check out these videos:

- [How to run your own ERFC estimate](https://youtu.be/COh5t2xjOzQ) - (<https://youtu.be/COh5t2xjOzQ>)
- [Understand your ERFC retirement estimate](https://youtu.be/wunKFnQX9SU) - (<https://youtu.be/wunKFnQX9SU>)

#### Things to remember:

- If you're a 10-month employee, [log in to your ERFCDirect](#) ([www.ercf.direct](http://www.ercf.direct)) and [myVRS](#) (<https://myvrs.varetire.org/login/>) accounts to calculate your own benefit estimates once you receive your September paycheck.
- You may consider purchasing Credited Service for prior eligible work experience by submitting [Request for Cost Estimate to Purchase Service Credit](#) (Form ERFC-5 at [https://www.fcps.edu/sites/default/files/media/forms/ERFC5\\_0.pdf](https://www.fcps.edu/sites/default/files/media/forms/ERFC5_0.pdf)).
- Meet with your financial/tax advisor (optional): Now is a good time to meet with your finance professional to discuss your retirement income and expenses, including taxes.

**6**  
**MONTHS**  
BEFORE  
RETIREMENT

### Submit your completed HR-2 form to [ERFCRetirement@fcps.edu](mailto:ERFCRetirement@fcps.edu).

- Your HR-2 is then shared with FCPS HR for their processing.
- Upon receipt of your HR-2, ERFC will electronically place your retirement packet in your [ERFCDirect account](#) ([www.ercf.direct](http://www.ercf.direct)) as well as email a courtesy copy.
- Log in to MyPDE and use the [ERFC Legacy Paperwork Tutorial](#) to fill out the forms.



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### You have some important decisions to make:

1. Will you select a survivor option for your monthly benefit? Which benefit payment type will you choose: standard (two-tiered) or level lifetime? Standard payment type reduces at social security age; level lifetime does not. Refer to your estimate and to the link in your retirement packet cover letter for details about these choices. Also, consider if you want a partial lump sum (Option D).
2. FCPS healthcare coverage in retirement questions? If you have had it for 5 years preceding retirement or are currently enrolled and have 15 years of benefits-eligible service, you can continue coverage! Contact the FCPS Benefits office at (571) 423-3200 for insurance questions.
3. Enrolled in FCPS insurance? Are you or your spouse age 65 at your retirement? If so, you must be enrolled in Medicare part A and B effective on your retirement date. For more information, please use the following link: [FCPS Retirement](https://www.fcps.edu/node/28136) (<https://www.fcps.edu/node/28136>).
4. To continue Optional Group Life Insurance Program if you've had it for 5 years preceding retirement, please call 1-800-441-2258.

# 4

MONTHS  
BEFORE  
RETIREMENT

### Complete and submit the ERFC/VRS retirement forms

- Your ERFC application packet is in your [ERFCDirect account](http://www.erfc.direct) ([www.erfc.direct](http://www.erfc.direct)) under correspondence. Print, complete, and submit to [ERFCRetirement@fcps.edu](mailto:ERFCRetirement@fcps.edu). Your cover letter with the packet includes information regarding your choices.
- If you prefer to submit your ERFC paperwork electronically, please email [ERFCRetirement@fcps.edu](mailto:ERFCRetirement@fcps.edu) or your assigned counselor to request a secure link.
- For VRS, click "[How to Complete Your Retirement Application](https://www.varetire.org/milestones/active-members/getting-ready-to-retire/applying-for-retirement/)" (<https://www.varetire.org/milestones/active-members/getting-ready-to-retire/applying-for-retirement/>).

### Schedule a paperwork session to review your paperwork (optional)

- Email our office at [ERFCRetirement@fcps.edu](mailto:ERFCRetirement@fcps.edu) or call us Monday through Friday from 8 a.m. to 4:30 p.m. at (703) 426-3900 to schedule a paperwork session with a retirement counselor.
- VRS requires that your completed retirement paperwork arrive at their offices in Richmond **60-90 days ahead** of your retirement date.
- Since many members look to retire at the end of a school year, keep in mind that processing your paperwork may take longer.

**Unused sick-leave hours automatically convert to retirement service credit:** This will increase the amount of your payable benefits. If you are age 55 or older at the time you retire, your unused sick leave may be used to meet the 25-year service requirement for full ERFC benefits.

RETIREMENT  
**DAY**

### Collect your first paycheck as a retiree!

Retirees are paid on the last bank day of the month from ERFC and the first of the month from VRS (if the first falls on a weekend or holiday, the payment will be deposited on the last business day of the preceding month). July 1 and August 1 retirees won't see deductions for dental or medical premiums until September.