

Retirement Checklist

**** PLEASE BE SURE TO CAREFULLY COMPLETE ALL REQUIRED FIELDS. FAILURE TO DO SO WILL CAUSE A DELAY IN PROCESSING YOUR BENEFIT ****

☐ Complete all Retirement System forms, including:

1. **Application:** Please remember to mark your Joint & Last Survivor Option election and have your supervisor sign.
 - **Remember to include your proof of birth** (a copy of your birth certificate, passport, or Real ID)
 - **If you have chosen a Joint & Last Survivor Option, please include:**
 - Your spouse's proof of birth (a copy of their birth certificate, passport, or Real ID)
 - A copy of your marriage certificate
2. **Tax Withholding Forms:**
 - **W4P:** Mark your elections to have Federal taxes withheld from your retirement check.
 - **VA State Tax and Authorized Payroll Deduction Form**
3. **Direct Deposit Form:** Please either attach a VOIDED check or have a bank representative complete the bottom portion of the form.

☐ Return completed forms to your Retirement Analyst via

- E-mail: Larry.Little@fairfaxcounty.gov
- Fax: 703-653-9543
- Mail (please do not send through courier)
- Locked drop box
- Walk-Ins: Monday – Friday from 11am – 2pm

Application for Normal/Early Service Retirement

Last Name:		First Name:	
*Birth certificate or proof of birth is required Date of Birth:		Social Security #:	
Address:		City:	State: Zip:
Email Address:		Work Phone #:	
Agency and Position:		Last day of employment:	
Dates of Employment:		Has employment been continuous? <input type="checkbox"/> YES <input type="checkbox"/> NO If no, indicate break(s) in service:	
Spouse Name:	Spouse SSN:	Spouse DOB:	
Primary Beneficiary Name(s) (if not spouse):	SSN:	DOB:	
<p>I have been informed of the Joint & Last Survivor Options available to me and have elected to take</p> <p>Please enclose copy of spouse's birth certificate and marriage license if Joint and Last Survivor Option has been elected.:</p> <p><input type="checkbox"/> No Option <input type="checkbox"/> 50% Option <input type="checkbox"/> 66²/₃% Option <input type="checkbox"/> 75% Option <input type="checkbox"/> 100% Option</p>			
<p>Request for <input type="checkbox"/> Normal Service <input type="checkbox"/> Early Service Retirement: – Under the provisions of the Fairfax County Uniformed Retirement System Ordinance, I hereby apply for the Service Retirement checked above. I certify that all information given in this application is true. Proof of applicant's birth must be attached.</p> <p>Employee Signature: _____ Date: _____</p>			
<p>Supervisor acknowledgement MUST be received PRIOR to submission to the Retirement Systems. (Please keep a copy of this for your records.)</p> <p>Supervisor Signature: _____ Date: _____</p>			
<p>Retirement Systems Authorization: _____ Date: _____</p>			

JOINT AND LAST SURVIVOR OPTIONS

Retiring members of the **Uniformed Retirement System** (Normal, Early Service, Deferred Vested, or any type of Disability) may elect a Joint and Last Survivor Option, which entitles the surviving spouse to receive all or a percentage (50%, 66²/₃%, 75% or 100%) of their base retirement benefit (not including the Pre-62 supplement or the Pre-Social Security Benefit) after their death. If the Joint and Last Survivor Option is elected, the retiree's benefit will be reduced. The amount of reduction depends on the difference in age between the retiree and his or her spouse (see chart below). A partial year is not considered a difference in age.

If the spouse should pre-decease the retiree (or in the case of divorce where the benefit is extinguished), the retiree's benefit will be increased to what it would have been if no option had been elected.

JOINT AND LAST SURVIVOR BENEFIT REDUCTION FACTORS

<u>Age of Spouse</u>	<u>100%</u>	<u>75%</u>	<u>66²/₃%</u>	<u>50%</u>	<u>Age of Spouse</u>	<u>100%</u>	<u>75%</u>	<u>66²/₃%</u>	<u>50%</u>
30 yrs younger	66.0%	72.0%	76.0%	81.0%	1 yr older	87.7%	90.6%	91.5%	93.8%
25 yrs younger	69.5%	75.0%	78.5%	83.0%	2 yrs older	88.4%	91.2%	92.0%	94.2%
20 yrs younger	73.0%	78.0%	81.0%	85.0%	3 yrs older	89.1%	91.8%	92.5%	94.6%
19 yrs younger	73.7%	78.6%	81.5%	85.4%	4 yrs older	89.8%	92.4%	93.0%	95.0%
18 yrs younger	74.4%	79.2%	82.0%	85.8%	5 yrs older	90.5%	93.0%	93.5%	95.4%
17 yrs younger	75.1%	79.8%	82.5%	86.2%	6 yrs older	91.2%	93.6%	94.0%	95.8%
16 yrs younger	75.8%	80.4%	83.0%	86.6%	7 yrs older	92.9%	94.2%	94.5%	96.2%
15 yrs younger	76.5%	81.0%	83.5%	87.0%	8 yrs older	93.6%	94.8%	95.0%	96.6%
14 yrs younger	77.2%	81.6%	84.0%	87.4%	9 yrs older	94.3%	95.4%	95.5%	97.0%
13 yrs younger	77.9%	82.2%	84.5%	87.8%	10 yrs older	95.0%	96.0%	96.0%	97.4%
12 yrs younger	78.6%	82.8%	85.0%	88.2%	11 yrs older	95.7%	96.6%	96.5%	97.8%
11 yrs younger	79.3%	83.4%	85.5%	88.6%	12 yrs older	96.0%	97.0%	97.0%	98.2%
10 yrs younger	80.0%	84.0%	86.0%	89.0%	13 yrs older	96.0%	97.0%	97.5%	98.6%
9 yrs younger	80.7%	84.6%	86.5%	89.4%	14 yrs older	96.0%	97.0%	98.0%	99.0%
8 yrs younger	81.4%	85.2%	87.0%	89.8%	15 yrs older	96.0%	97.0%	98.0%	
7 yrs younger	82.1%	85.8%	87.5%	90.2%	or more				
6 yrs younger	82.8%	86.4%	88.0%	90.6%					
5 yrs younger	83.5%	87.0%	88.5%	91.0%					
4 yrs younger	84.2%	87.6%	89.0%	91.4%					
3 yrs younger	84.9%	88.2%	89.5%	91.8%					
2 yrs younger	85.6%	88.8%	90.0%	92.2%					
1 yr younger	86.3%	89.4%	90.5%	92.6%					
SAME AGE	87.0%	90.0%	91.0%	93.0%					

***It is your obligation to notify the Retirement System's office in the event of your spouse's death.**

**Withholding Certificate
for Periodic Pension or Annuity Payments**

Give Form W-4P to the payer of your pension or annuity payments.

2023**Step 1:
Enter
Personal
Information**

(a) First name and middle initial	Last name	(b) Social security number
Address		
City or town, state, and ZIP code		
(c) <input type="checkbox"/> Single or Married filing separately <input type="checkbox"/> Married filing jointly or Qualifying surviving spouse <input type="checkbox"/> Head of household (Check only if you're unmarried and pay more than half the costs of keeping up a home for yourself and a qualifying individual.)		

Complete Steps 2–4 ONLY if they apply to you; otherwise, skip to Step 5. See pages 2 and 3 for more information on each step and how to elect to have no federal income tax withheld (if permitted).

**Step 2:
Income
From a Job
and/or
Multiple
Pensions/
Annuities
(Including a
Spouse's
Job/
Pension/
Annuity)**

Complete this step if you (1) have income from a job or more than one pension/annuity, or (2) are married filing jointly and your spouse receives income from a job or a pension/annuity. **See page 2 for examples on how to complete Step 2.**

Do **only one** of the following.

(a) Reserved for future use.

(b) Complete the items below.

(i) If you (and/or your spouse) have one or more jobs, then enter the total taxable annual pay from all jobs, plus any income entered on Form W-4, Step 4(a), for the jobs less the deductions entered on Form W-4, Step 4(b), for the jobs. Otherwise, enter “-0-” . . . \$

(ii) If you (and/or your spouse) have any other pensions/annuities that pay less annually than this one, then enter the total annual taxable payments from all lower-paying pensions/annuities. Otherwise, enter “-0-” . . . \$

(iii) Add the amounts from items (i) and (ii) and enter the **total** here . . . \$

TIP: To be accurate, submit a new Form W-4P for all other pensions/annuities if you haven't updated your withholding since 2021 or this is a new pension/annuity that pays less than the other(s). Submit a new Form W-4 for your job(s) if you have not updated your withholding since 2019. If you have self-employment income, see page 2.

Complete Steps 3–4(b) on this form only if (b)(i) is blank **and** this pension/annuity pays the most annually. Otherwise, do not complete Steps 3–4(b) on this form.

Step 3: Claim Dependent and Other Credits	If your total income will be \$200,000 or less (\$400,000 or less if married filing jointly): Multiply the number of qualifying children under age 17 by \$2,000 \$ Multiply the number of other dependents by \$500 . . . \$ Add other credits, such as foreign tax credit and education tax credits \$ Add the amounts for qualifying children, other dependents, and other credits and enter the total here . . .	3	\$
Step 4 (optional): Other Adjustments	(a) Other income (not from jobs or pension/annuity payments). If you want tax withheld on other income you expect this year that won't have withholding, enter the amount of other income here. This may include interest, taxable social security, and dividends .	4(a)	\$
	(b) Deductions. If you expect to claim deductions other than the basic standard deduction and want to reduce your withholding, use the Deductions Worksheet on page 3 and enter the result here . . .	4(b)	\$
	(c) Extra withholding. Enter any additional tax you want withheld from each payment .	4(c)	\$

**Step 5:
Sign
Here**

Your signature (This form is not valid unless you sign it.)

Date

General Instructions

Section references are to the Internal Revenue Code.

Future developments. For the latest information about any future developments related to Form W-4P, such as legislation enacted after it was published, go to www.irs.gov/FormW4P.

Purpose of form. Complete Form W-4P to have payers withhold the correct amount of federal income tax from your periodic pension, annuity (including commercial annuities), profit-sharing and stock bonus plan, or IRA payments. Federal income tax withholding applies to the taxable part of these payments. Periodic payments are made in installments at regular intervals (for example, annually, quarterly, or monthly) over a period of more than 1 year. Don't use Form W-4P for a nonperiodic payment (note that distributions from an IRA that are payable on demand are treated as nonperiodic payments) or an eligible rollover distribution (including a lump-sum pension payment). Instead, use Form W-4R, Withholding Certificate for Nonperiodic Payments and Eligible Rollover Distributions, for these payments/distributions. For more information on withholding, see Pub. 505, Tax Withholding and Estimated Tax.

Choosing not to have income tax withheld. You can choose not to have federal income tax withheld from your payments by writing "No Withholding" on Form W-4P in the space below Step 4(c). Then, complete Steps 1a, 1b, and 5. Generally, if you are a U.S. citizen or a resident alien, you are not permitted to elect not to have federal income tax withheld on payments to be delivered outside the United States and its territories.

Caution: If you have too little tax withheld, you will generally owe tax when you file your tax return and may owe a penalty unless you make timely payments of estimated tax. If too much tax is withheld, you will generally be due a refund when you file your tax return. If your tax situation changes, or you chose not to have federal income tax withheld and you now want withholding, you should submit a new Form W-4P.

Self-employment. Generally, you will owe both income and self-employment taxes on any self-employment income you (or you and your spouse) receive. If you do not have a job and want to pay these taxes through withholding from your payments, you should enter the self-employment income in Step 4(a). Then compute your self-employment tax, divide that tax by the number of payments remaining in the year, and include that resulting amount per payment in Step 4(c). You can also add half of the annual amount of self-employment tax to Step 4(b) as a deduction. To calculate self-employment tax, you generally multiply the self-employment income by 14.13% (this rate is a quick way to figure your self-employment tax and equals the sum of the 12.4% social security tax and the 2.9% Medicare tax multiplied by 0.9235). See Pub. 505 for more information, especially if your self-employment income multiplied by 0.9235 is over \$160,200.

Payments to nonresident aliens and foreign estates. Do not use Form W-4P. See Pub. 515, Withholding of Tax on Nonresident Aliens and Foreign Entities, and Pub. 519, U.S. Tax Guide for Aliens, for more information.

Tax relief for victims of terrorist attacks. If your disability payments for injuries incurred as a direct result of a terrorist attack are not taxable, write "No Withholding" in the space below Step 4(c). See Pub. 3920, Tax Relief for Victims of Terrorist Attacks, for more details.

Specific Instructions

Step 1(c). Check your anticipated filing status. This will determine the standard deduction and tax rates used to compute your withholding.

Step 2. Use this step if you have at least one of the following: income from a job, income from more than one pension/annuity, and/or a spouse (if married filing jointly) that receives income from a job/pension/annuity. The following examples will assist you in completing Step 2.

Example 1. Bob, a single filer, is completing Form W-4P for a pension that pays \$50,000 a year. Bob also has a job that pays \$25,000 a year. Bob has no other pensions or annuities. Bob will enter \$25,000 in Step 2(b)(i) and in Step 2(b)(iii).

If Bob also has \$1,000 of interest income, which he entered on Form W-4, Step 4(a), then he will instead enter \$26,000 in Step 2(b)(i) and in Step 2(b)(iii). He will make no entries in Step 4(a) on this Form W-4P.

Example 2. Carol, a single filer, is completing Form W-4P for a pension that pays \$50,000 a year. Carol does not have a job, but she also receives another pension for \$25,000 a year (which pays less annually than the \$50,000 pension). Carol will enter \$25,000 in Step 2(b)(ii) and in Step 2(b)(iii).

If Carol also has \$1,000 of interest income, then she will enter \$1,000 in Step 4(a) of this Form W-4P.

Example 3. Don, a single filer, is completing Form W-4P for a pension that pays \$50,000 a year. Don does not have a job, but he receives another pension for \$75,000 a year (which pays more annually than the \$50,000 pension). Don will not enter any amounts in Step 2.

If Don also has \$1,000 of interest income, he won't enter that amount on this Form W-4P because he entered the \$1,000 on the Form W-4P for the higher paying \$75,000 pension.

Example 4. Ann, a single filer, is completing Form W-4P for a pension that pays \$50,000 a year. Ann also has a job that pays \$25,000 a year and another pension that pays \$20,000 a year. Ann will enter \$25,000 in Step 2(b)(i), \$20,000 in Step 2(b)(ii), and \$45,000 in Step 2(b)(iii).

If Ann also has \$1,000 of interest income, which she entered on Form W-4, Step 4(a), she will instead enter \$26,000 in Step 2(b)(i), leave Step 2(b)(ii) unchanged, and enter \$46,000 in Step 2(b)(iii). She will make no entries in Step 4(a) of this Form W-4P.

If you are married filing jointly, the entries described above do not change if your spouse is the one who has the job or the other pension/annuity instead of you.



Multiple sources of pensions/annuities or jobs. If you (or if married filing jointly, you and/or your spouse) have a job(s), do NOT complete Steps 3 through 4(b) on Form W-4P. Instead, complete Steps 3 through 4(b) on the Form W-4 for the job. If you (or if married filing jointly, you and your spouse) do not have a job, complete Steps 3 through 4(b) on Form W-4P for **only** the pension/annuity that pays the most annually. Leave those steps blank for the other pensions/annuities.

Step 3. This step provides instructions for determining the amount of the child tax credit and the credit for other dependents that you may be able to claim when you file your tax return. To qualify for the child tax credit, the child must be under age 17 as of December 31, must be your dependent who generally lives with you for more than half the year, and must have the required social security number. You may be able to claim a credit for other dependents for whom a child tax credit can't be claimed, such as an older child or a qualifying relative. For additional eligibility requirements for these credits, see Pub. 501, Dependents, Standard Deduction, and Filing Information. You can also include **other tax credits** for which you are eligible in this step, such as the foreign tax credit and the education tax credits. Including these credits will increase your payments and reduce the amount of any refund you may receive when you file your tax return.

Specific Instructions *(continued)*

Step 4 (optional).

Step 4(a). Enter in this step the total of your other estimated income for the year, if any. You shouldn't include amounts from any job(s) or pension/annuity payments. If you complete Step 4(a), you likely won't have to make estimated tax payments for that income. If you prefer to pay estimated tax rather than having tax on other income withheld from your pension, see Form 1040-ES, Estimated Tax for Individuals.

Step 4(b). Enter in this step the amount from the Deductions Worksheet, line 6, if you expect to claim deductions other than the basic standard deduction on your 2023 tax return and want to reduce your withholding to account for these deductions.

This includes itemized deductions, the additional standard deduction for those 65 and over, and other deductions such as for student loan interest and IRAs.

Step 4(c). Enter in this step any additional tax you want withheld from **each payment**. Entering an amount here will reduce your payments and will either increase your refund or reduce any amount of tax that you owe.

Note: If you don't give Form W-4P to your payer, you don't provide an SSN, or the IRS notifies the payer that you gave an incorrect SSN, then the payer will withhold tax from your payments as if your filing status is single with no adjustments in Steps 2 through 4. For payments that began before 2023, your current withholding election (or your default rate) remains in effect unless you submit a new Form W-4P.

Step 4(b)—Deductions Worksheet *(Keep for your records.)*



1	Enter an estimate of your 2023 itemized deductions (from Schedule A (Form 1040)). Such deductions may include qualifying home mortgage interest, charitable contributions, state and local taxes (up to \$10,000), and medical expenses in excess of 7.5% of your income	1	\$				
2	Enter: <table border="0" style="display: inline-table; vertical-align: middle;"> <tr> <td style="font-size: 3em; vertical-align: middle;">{</td> <td style="padding: 0 10px;"> <ul style="list-style-type: none"> • \$27,700 if you're married filing jointly or a qualifying surviving spouse • \$20,800 if you're head of household • \$13,850 if you're single or married filing separately </td> <td style="font-size: 3em; vertical-align: middle;">}</td> </tr> </table>	{	<ul style="list-style-type: none"> • \$27,700 if you're married filing jointly or a qualifying surviving spouse • \$20,800 if you're head of household • \$13,850 if you're single or married filing separately 	}	2	\$	
{	<ul style="list-style-type: none"> • \$27,700 if you're married filing jointly or a qualifying surviving spouse • \$20,800 if you're head of household • \$13,850 if you're single or married filing separately 	}					
3	If line 1 is greater than line 2, subtract line 2 from line 1 and enter the result here. If line 2 is greater than line 1, enter "-0-"	3	\$				
4	If line 3 equals zero, and you (or your spouse) are 65 or older, enter: • \$1,850 if you're single or head of household. • \$1,500 if you're married filing separately. • \$1,500 if you're a qualifying surviving spouse or you're married filing jointly and one of you is under age 65. • \$3,000 if you're married filing jointly and both of you are age 65 or older. Otherwise, enter "-0-". See Pub. 505 for more information	4	\$				
5	Enter an estimate of your student loan interest, deductible IRA contributions, and certain other adjustments (from Part II of Schedule 1 (Form 1040)). See Pub. 505 for more information	5	\$				
6	Add lines 3 through 5. Enter the result here and in Step 4(b) on Form W-4P	6	\$				

Privacy Act and Paperwork Reduction Act Notice. We ask for the information on this form to carry out the Internal Revenue laws of the United States. You are required to provide this information only if you want to (a) request federal income tax withholding from pension or annuity payments based on your filing status and adjustments; (b) request additional federal income tax withholding from your pension or annuity payments; (c) choose not to have federal income tax withheld, when permitted; or (d) change a previous Form W-4P. To do any of the aforementioned, you are required by sections 3405(e) and 6109 and their regulations to provide the information requested on this form. Failure to provide this information may result in inaccurate withholding on your payment(s). Failure to provide a properly completed form will result in your being treated as a single person with no other entries on the form; providing fraudulent information may subject you to penalties.

Routine uses of this information include giving it to the Department of Justice for civil and criminal litigation, and to cities, states, the District of Columbia, and U.S. commonwealths and territories for use in administering their tax laws. We may

also disclose this information to other countries under a tax treaty, to federal and state agencies to enforce federal nontax criminal laws, or to federal law enforcement and intelligence agencies to combat terrorism.

You are not required to provide the information requested on a form that is subject to the Paperwork Reduction Act unless the form displays a valid OMB control number. Books or records relating to a form or its instructions must be retained as long as their contents may become material in the administration of any Internal Revenue law. Generally, tax returns and return information are confidential, as required by section 6103.

The average time and expenses required to complete and file this form will vary depending on individual circumstances. For estimated averages, see the instructions for your income tax return.

If you have suggestions for making this form simpler, we would be happy to hear from you. See the instructions for your income tax return.

VA State Tax form and Authorized Payroll Deductions

PART A: MEMBER INFORMATION

Last Name:	First Name:	Middle Initial:	
Email:	Phone #:	SSN:	
Address:	City:	State:	Zip:

PART B: STATE OF VIRGINIA INCOME TAX WITHHOLDING

Choose one option below. (You are not required to have Virginia state income tax withheld from your benefit if you do not reside in Virginia.)

VA4P: If you live in Virginia and do not return this form, we are required to withhold Virginia income tax from your payments as if you had claimed zero exemptions.

#1 ☐ Do not withhold state income tax from my monthly benefit. I understand I am liable for paying state income tax on the taxable portion of my benefit and I may be subject to tax penalties under the estimated tax payment rules if my payment(s) of estimated tax and withholding are not adequate.

#2a ☐ Using the exemptions below, calculate my state income tax withholding (if any) in accordance with the tax formula as published in the Virginia Income Tax publication.

Personal Exemptions _____ Age and Blindness Exemptions _____ Total Exemptions _____

#2b Additional amount, if any, in addition to amount calculated in **2a** \$ _____

#3 ☐ Flat amount \$ _____ **OR** ☐ Percent _____%

PART C: MISCELLANEOUS DEDUCTIONS

☐ IAFF Local 2068 \$11.00 Dues plus \$ _____ Other (PAC, etc) (\$11.00 minimum deduction per month)

Service-Connected Disability Retirees do not have taxes withheld from their retirement benefit checks.

Monthly credit union deductions are available by completing a secondary direct deposit form.

I hereby acknowledge receipt of the "Preparing for Retirement", "Preparing for Disability Retirement" or "DROP EXIT" Guide and I am aware of the provisions explained therein. I request for the above deductions to be taken from my monthly retirement benefit. **W4P: If you do not return the Federal Tax form, we are required to withhold tax from your payments as if your filing status is single with no adjustments.**

I request for the above deductions to be taken from my monthly retirement benefit.

Signature _____ Date _____

Please return this form to:

Direct Deposit Authorization Agreement

INSTRUCTIONS: Before you submit this application, please have a representative of your banking institution **verify your account number and bank transit/ABA routing number** or attach a blank check marked "VOID". Completed forms should be mailed to the **Fairfax County Retirement Systems Office**, 12015 Lee Jackson Memorial Highway, Suite 350, Fairfax, VA 22033.

A copy of your driver's license, passport, or photo ID is REQUIRED if requesting a change to your existing banking information.

Last Name:	First Name:		Middle Initial:
Address:	City:	State:	Zip:
Social Security #: (last 4 digits)	Phone #:		
Type of Account: <input type="checkbox"/> Checking <input type="checkbox"/> Savings	Email:		

I authorize the County of Fairfax, Virginia to initiate credit entries to my account indicated above in the depository named below. This includes my authorization to correct entries made in error.

Since there is a slight possibility that my account will not be credited in a timely manner, I understand that I must check with my depository to verify that my account has in fact been credited before engaging in any financial transaction that is dependent on the existence of the credit entry.

This authority is to remain in effect until the County of Fairfax has received written notification from me of its termination in such time and in such manner as to afford the County of Fairfax a reasonable opportunity to act on it. I also understand that should my bank change any of its account or routing numbers I will have to submit a new form with the updated information to the Retirement Systems so the correct account will continue to be credited.

***Benefit payments will be sent electronically to the account and routing number provided on the Direct Deposit Authorization Form. Please ensure accurate information is provided to ensure timely receipt of funds.
Deposits can only be made to Domestic U.S. Banks***

Signature: _____ Date: _____

To Be Verified By Banking Institution – OR attach a blank check marked "VOID"

This form must be signed by a bank representative before it can be processed **OR ATTACH A CHECK MARKED "VOID"**.

Name of Depository/Bank: _____

Address: _____

BK/TRANSIT/ABA Routing Number: _____ Account # _____

Financial Institution Certification: I confirm the transit/routing number and account number for the individual named above. As representative of the above-named financial institution, I certify that the financial institution agrees to receive and deposit the payment identified above in accordance with 31 CFR Parts 240, 209, and 210.

Signature of Representative: _____ Date: _____ Phone: _____

PREPARING FOR

NORMAL/EARLY/DEFERRED VESTED RETIREMENT



UNIFORMED

This booklet is a summary of information for Fairfax County employees retiring on a Normal Service, Early Service or Deferred Vested Retirement. You can find more detailed information about these subjects in the Active Uniformed Retirement System Handbook and County Personnel Regulations and Policies. (The Fairfax County Code will govern in the event of any error in this booklet.)

Fairfax County Retirement Systems

12015 Lee Jackson Memorial Highway Suite 350

Fairfax, VA 22033

703-279-8200

1-800-333-1633

fax 703-653-9543

www.fairfaxcounty.gov/retirement/

**This retirement handbook is for members of
Fairfax County Uniformed Retirement System
in Plans B, D or E. Plans A and C have been removed
as there are no current active members.**

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APPENDIX

I'm Almost Ready To Retire . . . Is Retirement Counseling Available? . .

Individual retirement counseling is available for employees who are within six months of planned retirement or DROP entry. Please do a Benefit Estimate through our website before your retirement counseling session. You may also ask for a personalized estimate of your retirement benefit when you are one year out from your retirement date. Please complete and submit a "Benefit Estimate Request" form and allow approximately 4 weeks for your estimate to be mailed to your home address. This form is available on the Retirement Systems website at www.fairfaxcounty.gov/retirement under the link for "Forms A-Z".

To calculate your own estimated Normal Service, Early Service, Deferred Vested, or DROP benefit, please visit Web Member Services on the Retirement Systems website: www.fairfaxcounty.gov/retirement and click on Retirement Account. Establish an account by choosing a Username and Password. Here you can override benefit service hours and incomes to see different projections of benefits.

When Can I Retire? What Kind of Retirement Will I Be Eligible For?

To understand how your benefit is calculated, you need to understand the definition of the term Final Average Salary (FAS). Final Average Salary is the average of the highest consecutive 78 bi-weekly pay periods any time in your career with the County. Periods of Leave Without Pay (LWOP) for approved Family and Medical Leave will be ignored when calculating highest consecutive pay periods.

NORMAL RETIREMENT:

You will be eligible to retire on your 55th birthday if you have at least six years of service or when you have at least 25 years of service. Any sick leave you have at retirement will be counted as additional service for members in Plans B & D. Plan E members have a cap of 2,080 hours of sick leave that will count as retirement service credit. Full-time (80 hour per week) employees earn one month of credit for each 172 hours of sick leave. Part-time employees earn credit for their sick leave based on their scheduled hours. Prorated sick leave for 24-hour shift personnel will be first converted to what the employee would have earned if he or she had been an 8-hour shift employee. Leave Without Pay (LWOP) except for approved Family and Medical Leave does not count as creditable service. Part-time employees earn a full year of creditable service toward their retirement eligibility for each year they work their scheduled hours.

Your normal retirement benefit will be calculated as follows:

Plan B: 2.0% times your FAS (including sick leave but excluding all LWOP) times years of benefit service. The total is then increased by 3%.

In addition, members of Plan B who retire before age 62 may be eligible for a supplemental benefit called the **Pre-62 Supplement**. The amount you will receive depends on the date you were hired, and your age.

If you were hired on or after July 1, 1976 the basic amount of the supplement is a percentage of the primary Social Security benefit you would receive if you were age 65 at retirement. This percentage is determined by dividing your years of service with the County by 25 years (up to a maximum of 100%). This benefit is then increased by 3%.

The following chart shows the actual benefit a **Plan B** member will receive each month depending on his/her age.

Age	Uniformed Plan B
less than age 55	½ of Primary Social Security benefit
age 55 to age 62	full Primary Social Security benefit
age 62 and older	excess (if any) of full Primary Social Security benefit over the earliest Social Security benefit you are eligible to receive (age 62)

Plans D & E: 2.5% times your FAS times your service (including sick leave* but excluding all LWOP). The total is then increased by 3%.

*Maximum sick leave service credit used for calculating retirement benefit for plan E members is 2,080 hours.

Pre-Social Security Benefit (Pre-SSB):

Plan B: A second supplemental benefit is payable to members of Plan B who retire with a service retirement prior to the age at which they would be eligible for regular Social Security benefits. (See chart below.) This additional benefit will equal 0.2% of FAS per year of service, increased by 3%. This benefit will be payable until the month following attainment of the age of eligibility for an unreduced Social Security benefit.

Plans D & E: An additional benefit is payable to all members of Plans D & E who retire prior to the age at which they would be eligible for regular Social Security benefits. This additional benefit will be equal to 0.3% of FAS per year of service, increased by 3%. This benefit will be payable until the month following attainment of the age of eligibility for an unreduced Social Security benefit. (chart on next page)

Social Security Eligibility

Year of Birth	Year You Will Turn 62	Your Age for Full Benefits
1937 or earlier	1999 or earlier	65 years
1938	2000	65 years, 2 months
1939	2001	65 years, 4 months
1940	2002	65 years, 6 months
1941	2003	65 years, 8 months
1942	2004	65 years, 10 months
1943 - 1954	2005 - 2016	66 years
1955	2017	66 years, 2 months
1956	2018	66 years, 4 months
1957	2019	66 years, 6 months
1958	2020	66 years, 8 months
1959	2021	66 years, 10 months
1960 or later	2022 or later	67 years

Use the table above to determine your Pre-Social Security Benefit eligibility.

EARLY RETIREMENT: You are eligible to retire early once you have 20 years of creditable service. To figure your early retirement benefit, multiply the amount you receive under the normal retirement formula (including any supplemental benefits to which you are entitled) by an early retirement percentage. This percentage is based on your age, years of creditable service at retirement and Plan. These early retirement percentages can be found in the Uniformed Retirement System Handbook

DEFERRED VESTED RETIREMENT: If you resign with at least five years of service and leave your contributions in the System, you may be eligible for a Deferred Vested Benefit. A deferred vested benefit is calculated in the same way as your normal retirement benefit (based on your salary and service with the County). You will begin to receive this benefit the month after you turn age 55. No supplemental benefits are payable to members taking a deferred vested benefit.

Optional Spouse's Benefit: If you die, prior to retirement or DROP entry, and have at least 5 years of contributory service to the URS, and if your current legal spouse is designated as your sole Primary Beneficiary with the Retirement Systems office, your spouse may elect to receive 50% of the normal service retirement benefit you would have been eligible for, on the date of your death.

This spouse benefit does not include any Pre-SSB and your spouse must make this election within 180 days of your death. If your spouse does not elect this option, he or she will receive a refund of your accumulated contributions and interest. If you do not have a spouse, or did not choose to make your spouse your sole primary beneficiary, your designated beneficiary(ies)

or your estate will receive the balance of your retirement account, including any interest it has earned.

Decisions You Must Make at Retirement

When Should I Retire or enter the DROP? There is no mandatory retirement age, so you can continue working after you become eligible to retire.

You must be eligible for Normal Retirement to enter the DROP. You must give at least 60 days' notice, by application, to enter the DROP and DROP entry is only applicable on the first day of a pay period. For a schedule of DROP entry dates and deadlines, please review the DROP Application Schedule on the Retirement Systems website at www.fairfaxcounty.gov/retirement.com

Just because you do not apply for retirement or DROP entry as soon as you are eligible, that does not mean that you cannot apply at any future date.

Things to Consider

There are several things you may want consider before deciding when during the course of the year you wish your retirement or DROP participation to become effective.

Market Adjustments and Pay Increases: You may wish to wait until after the effective date of a market adjustment or salary increase in order to have your FAS and annual leave/compensatory time payoff calculated at the highest possible salary or choose a date that will provide you with the highest possible prorated first year adjustment on your retirement benefit.

Leave Implications: You may wish to retire **before** your excess annual leave is converted to sick leave or excess compensatory time is lost in January OR, you may choose to wait until after excess annual leave is converted to sick leave, since some or all of your sick leave will count towards retirement service credit for retirement or DROP entry. **Please note:** Any sick leave earned during the DROP is use or lose; your retirement benefit will not be re-calculated at the end of the DROP.

Tax Implications: You may wish to choose a retirement date that allows your annual leave/compensatory time payoff to be paid after January 1 so that it will not be included as part of your taxable salary for your last year of employment.

Deductions/Taxes: You will also have to make decisions about any deductions or tax withholding you may wish to have taken from your retirement check. You may request that deductions for County group term life, dental and health insurance premiums, as well as contributions (if any) to your credit union be taken from your retirement benefits. In addition, federal and Virginia state income tax will be withheld at your request. If you are liable for another state's taxes you will have to file estimated tax forms with that state.

Should I Elect a Joint and Last Survivor Option? If you retire on a normal or early retirement you may elect a Joint and Last Survivor Option which entitles your surviving spouse to receive all or a percentage (50%, 66⅔%, 75% or 100%) of your base retirement benefit (not

the Pre-Social Security Benefit) after your death. This benefit will continue, with annual COLAs, for your spouse's lifetime. If you elect this option, your benefit will be reduced. The amount of reduction depends on the difference in age between you and your spouse. If your spouse should die before you, your benefit will be increased to what it would have been had you not elected the option. A member who elects a Joint and Last Survivor option at retirement is required to provide notice and proof of his or her spouse's death before the retirement system will increase the amount of his or her retirement allowance. For more specific information about this option, contact the Retirement Systems office.

Other Questions

Can My Benefits Be Assigned, Attached or Garnished? No, except to the extent permitted by Virginia law for spousal and/or child support or for Internal Revenue Service (IRS) tax levy or Chapter 13 bankruptcy court orders.

Will I Receive Cost-of-Living Adjustments (COLAs) as a Retiree? Yes. Retirees and DROP participants receive COLAs based on the lower of 4% or the Consumer Price Index increase for the Washington, D.C. area each year on July 1. COLAs are pro-rated in your first year of retirement and DROP participation.

Are My Benefits Taxed? Retirement benefits are generally taxable. Contributions you made prior to January 1, 1985, however, have already been taxed and are not taxable again. According to IRS regulations, a small portion of these already-taxed contributions will be included in each of your retirement payments. At the end of each year, you will be sent a IRS Form 1099-R showing the taxable and previously taxed benefits paid to you that year along with the amount of any taxes you have had withheld.

What Information Will I Need to Retire?

- A completed retirement application
- Copy of Birth Certificate or passport as proof of birth for you
- Copy of Birth Certificate or passport as proof of birth for your spouse**
- Copy of Marriage Certificate or Marriage License**
- Completed tax withholding forms*** (if applicable)
- Completed Direct Deposit Form.

**Required for Joint and Last Survivor Option only

***In the absence of completed forms, taxes will be withheld at the married with three exemptions rate for federal taxes (one exemption for Virginia state taxes)

What Happens If I Return to Work For Fairfax County After I Retire? If you are hired to a position under your former appointing authority covered by the Uniformed Retirement System, your benefits will cease and you must again become a contributing member of the System. In essence you must "unretire." Then, when you re-apply for retirement, your new benefit will be the higher of either your previous benefit including applicable cost-of-living increases or a new benefit calculation which includes the creditable service and compensation received from the new position.

If you are hired to a position covered by one of the other Fairfax County Retirement Systems, you retain your annuity but are barred from joining the new System. In addition, your combined monthly salary and retirement benefits may not exceed 115% of the then current maximum monthly salary for a Deputy County Executive in the County's Compensation Plan. If you exceed that cap, your retirement benefit will be reduced.

Your First Retirement Payment

Retirement benefits are paid once a month on the last business day of the month. Since your first payment will include all retirement benefits earned from your date of retirement, it is often larger than subsequent payments. For instance, if you retire September 10, you will receive your first retirement payment the last working day of October. The payment, however, will include your retirement annuity for October and the portion of September after you retired. Monthly benefit payment information can be found on the Retirement Systems website: www.fairfaxcounty.gov/retirement. Click on Retirement Account, establish an account by choosing a Username and Password. Go to "Benefit Payroll History" to see your pay advice.

Direct Deposit

All benefit payments are made via Direct Deposit. You may have your funds deposited in nearly any bank, savings and loan or credit union. To sign up for Direct Deposit, complete the Retirement Systems Direct Deposit Authorization Agreement. To change banks or account numbers, visit our website under "Forms A-Z" and download a blank Direct Deposit form. Once completed, please mail or fax the form to the Retirement Systems office.

Beneficiary and Address Changes

When you retire, you will be asked to name a beneficiary to receive the balance of your contributions should you die before they are exhausted. If you do not elect a spousal option, and want to change your beneficiary in the first few years after retirement, you must complete a Beneficiary Change form. If you move after you retire, please complete a Change of Address form. Both forms can be found under "Forms A-Z" on the Retirement Systems website, or you can request one be mailed to you by calling the Retirement Systems office at 703-279-8200 or 1-800-333-1633.

PLEASE NOTE: All beneficiary requests must be made in writing. **Notifying the Retirement Systems will not change your beneficiary for any other benefits.** Additionally, once you have been retired for 2-3 years, you no longer need to keep the Retirement Systems apprised of beneficiary changes as they may relate to your pension. To change beneficiary information such as insurance and deferred compensation, contact the Department of Human Resources, Benefits Division or the company providing the benefit directly.

Other Information

It is important for you to keep abreast of changes in the laws and provisions that could affect your retirement and other benefits. All information affecting your benefits can be found on the Retirement Systems website at www.fairfaxcounty.gov/retirement. By creating an account within Web Member Services, retirees can view their benefit payroll history, tax withholding, deductions and more. Retiree information in WMS is updated at the end each month. In addition, WMS provides a link to fairfaxNET so retirees can access Fairfax County news articles as well

as Benefits and Open Enrollment information. Information in fairfaxNET is CURRENT.

To visit Web Member Services, go to www.fairfaxcounty.gov/retirement and click on Retirement Account Log In in the left navigation bar. Establish an account by choosing a Username and Password. Log in and proceed.

Leave Payoff

When you retire, you are paid for your accumulated annual and compensatory leave. Sick leave is not paid, but is used in the calculation of your retirement benefit. Employees retiring from the county may elect to defer their annual leave and compensatory time payoff up to the annual limits into the deferred compensation plan. Please see the section on Deferred Compensation for more information.

There are several things to consider with regard to your leave payoff.

- Social Security Benefits – If you are eligible to receive Social Security benefits, your leave payoff could affect those benefits. This is because Social Security benefits are subject to an earnings cap and your leave payoff is considered earnings. We recommend that you contact the Department of Human Resources, Payroll Division regarding this matter.
- Federal and State Tax Withholding – Federal tax withholding is 25% on leave payoffs. State tax withholding is 5.75%.
- Social Security and Medicare Tax Withholding – If you receive your leave payoff before the end of the tax year in which you retire, and you have reached the maximum earnings subject to Social Security earnings for that tax year, you may not have Social Security tax withheld from your leave payoff. Medicare tax will be withheld.
- Timing – Routinely, your leave payoff is processed in the next applicable payroll period after all remaining base/normal/regular pay has been processed.

For information and assistance with regards to leave payoff, call the Department of Human Resources, Payroll Division at 703-324-3412.

Miscellaneous Notes

- If you plan to move when you retire, remember to notify your payroll clerk of your new address so your W-2 Form will not be delayed.
- All employees must complete appropriate agency paperwork before retiring. Ask your payroll clerk about this.

Prohibition Regarding Future Employment Activities

For one year after your employment with Fairfax County ends, you may not be involved in certain activities in your subsequent employment. You may not assist anyone (other than another governmental agency) with respect to any matter you participated in while in County service, if your participation as a County employee involved a decision, approval, or recommendation with respect to the matter. For more information or a copy of the policy, contact the Department of Human Resources.

Additional Information

HR Benefits

If you have a spouse who also retired from Fairfax County and had continuous health insurance coverage with the County, they may qualify for a health insurance subsidy after age 55. Please check with Dept. of Human Resources with questions.

For information and assistance with regards to leave payoff, health insurance, dental insurance, life insurance, call the Department of Human Resources, Payroll Division at 703-324-4917.

Deferment of Leave Payoff into Deferred Compensation Plan

Employees terminating or retiring from the county may elect to defer their annual leave and compensatory time payoff, up to the annual limits, into the deferred compensation plan. To do so, the employee must submit an enrollment form or a change form to the Department of Human Resources (DHR) in the month prior to the month that the leave payoff will be processed.

DHR generally processes annual and compensatory leave payoff in the pay period immediately following the pay period of your final paycheck.

Employees who do not submit a new form for their leave payoff will have the amount on record in FOCUS taken from their leave payoff. If you have questions about deferring your leave payoff amount to the plan, contact the Deferred Compensation Help Desk at 703-324-4995, TTY 703-222-7314.

LiveWell

The LiveWell Workforce Wellness Program focuses on improving employees' and retirees' health and well-being, while serving to curb rising healthcare costs. The LiveWell Program encourages retirees to stay active, educate themselves on various health topics, and take charge of their own health. Some of the ways LiveWell supports these goals is by providing:

- Reduced membership fees at Fairfax County RECenters
- Weight Watchers membership discounts and on-site meetings
- Free on-site Flu vaccination clinics
- Annual Employee Health and Fitness Day
- Administers MotivateMe Wellness Incentive Rewards program for participants in any of the County health plans.

For more information on LiveWell and a full list of upcoming LiveWell sponsored events, visit the LiveWell home page on FairfaxNet.

Fitness Center

Retirees are eligible to use the exercise equipment in the Fitness Center in the Government Center. Hours and cost are the same as for active employees. In addition, there are aerobics and other exercise classes offered at the Fitness Center for minimal fees. For more information, stop by the Fitness Center.

Social Security and Medicare

Social Security: Most retirees born before 1938 are eligible to receive unreduced Social Security retirement benefits at age 65 (increasing to age 67 for those born in 1960 or after). Reduced benefits are available as early as age 62). You may be eligible to receive those benefits based on your own earnings or on the earnings of your current or former spouse. In addition, Social Security provides benefits for those who are disabled and for surviving spouses and children. Surviving spouses (including divorced spouses) may be eligible to receive survivor benefits as early as age 60 or earlier if they are disabled or caring for eligible children. Social Security also provides Supplemental Security Income (SSI) benefits for those with low incomes and limited assets who are blind, disabled or over age 65.

For more information or to apply for benefits call Social Security at 1-800-772-1213. For retirement benefits, it's best to call up to three months before the month you plan to begin receiving benefits.

During the first calendar year in which you collect Social Security benefits you will be paid for each month in which your earnings do not exceed a limit based on your age. After the first year, if your annual earnings exceed certain limits, your benefits will be reduced. Therefore, if you retire late in one calendar year and you receive payment for your annual leave and compensatory time in the next calendar year, your benefits could be affected since your leave pay off may cause you to exceed your annual earnings cap. In that case you may request a letter from the Department of Human Resources, Payroll Division at 703-324-3339 that informs the Social Security Administration that the leave was earned in a prior year (see section on Leave Payoff).

Medicare: If you receive Social Security benefits, you will automatically be enrolled in Medicare when you become eligible. If you are not receiving Social Security benefits, you must contact the Social Security Administration at 1-800-772-1213 up to three months before the month in which you turn age 65 to sign up for Medicare. If you do not sign up for Medicare Part B when first eligible you may be assessed a penalty for each year that you are not enrolled. However, **if you are over age 65 when you retire**, you can avoid the penalty by requesting a form from Social Security Administration to be filled out by the Department of Human Resources, Benefits Division which informs Medicare that you were enrolled in an "employer's" health plan until the date of your retirement.

The County's health insurance plans are not Medigap plans but still pay many of your out-of-pocket and prescription drug expenses. Generally, you will still be required to pay the same deductibles and co-payments for your medical care that you paid before you had Medicare but in most cases, your monthly premium costs are reduced significantly. Also, if you are covered by a County health insurance plan you may not be eligible to be covered by a Medigap plan.

Rules, premiums and information regarding Medicare and Social Security change yearly so please make sure to review current information directly from Medicare and Social Security. For additional information call 1-800-MEDICARE (1-800-633-4227) or visit the Medicare website to review that publication and other resources they have available. You can access Social Security and Medicare information by visiting their websites at www.saa.gov and www.medicare.gov respectively.

Note: Medicare should not be confused with Medicaid. Medicaid is the health plan for low-income individuals with limited assets and is usually operated by State welfare or human service agencies.

Services for Older Adults and Volunteer Opportunities

Fairfax County has a reputation of being one of the best places in the country to find any type of service for the elderly. These include senior centers throughout the County where classes and activities are held; many publications geared to the needs of the elderly; home based care programs providing meals, regular visits and other care for the homebound; help with housing, medical forms, and other needs; as well as many opportunities for volunteering and recreation tailored to seniors.

The Fairfax Area Agency on Aging, publishes The Golden Gazette, a FREE 24-page monthly newspaper covering news to use for older adults in the Fairfax area. Each month, the Golden Gazette features senior center highlights, a community calendar, a gardening column and articles on important and timely health, legal, financial and consumer issues. The Golden Gazette is available in print, large print and electronic format. Visit www.fairfaxcounty.gov/dfs/olderadultservices/goldengazette.htm for information on how to subscribe.

The volunteer programs operated by the Area Agency on Aging (AAA) encompass many distinct aspects of service to the older population in the Fairfax area. Many of these programs involve volunteers over the age of 18 in direct service with clients 60 years old and over. A wish list of volunteer opportunities working with older adults is available by calling the Volunteer Solutions Intake number at 703-324-5406; TTY 711.

Most communities are served by their own Area Agencies on Aging or other government agency providing similar services. Consult your phone directory for more information. The Fairfax County Department of Family Services has a Division that provides services to older adults and adults with disabilities. Information can be found at www.fairfaxcounty.gov/dfs/olderadultservices/. Family Services also offers a wide array of volunteer opportunities that provide you with the opportunity to make a difference in your community. You can find additional information at www.fairfaxcounty.gov/dfs/About/VolOps.htm.