



Retirement Planning Guide: *Three Easy Steps to Retirement*

Planning for retirement is crucial, no matter where you are in your retirement planning. The Retirement Systems of Alabama (RSA) offers [online resources, tools and guidance to help you manage the retirement process](#) (www.rsa-al.gov). UA Human Resources staff in the Benefits Office are also available to assist you with questions. Please review the timeline of three easy steps below:

Step 1. Educate

14 to 24 months *before retirement date*

It is important to educate yourself about the [Teachers' Retirement System \(TRS\)](#) and your [PEEHIP benefits](#). One key resource for retirement information is the [TRS Member Handbook](#). The next step is to create your **Member Online Services** account at <https://mso.rsa-al.gov/>. This will ensure you are registered in the system with correct information and enable you to view a real-time summary of your TRS account online, as well as any future PEEHIP coverage(s) you elect upon retirement.

Step 2. Calculate

12 to 14 months *before retirement date*

Once you start planning for retirement, the Benefits Office recommends you take advantage of the following resources:

- Watch comprehensive [TRS Step by Step Retirement videos online](#),
- Attend an in-person [retirement preparation seminar](#), and/or
- Schedule an [individual counseling appointment](#) in Montgomery or at various locations throughout the state.

Retirement seminars and individual counseling appointments are free, but you must register to attend on a first-come, first-serve basis. Contact RSA Field Services at 877.517.0020 or email field.services@rsa-al.gov for more information.

In order to determine your financial goals, it's important to estimate your monthly retirement pension benefit. You can calculate an estimate in the following ways; however, estimates are not finalized *until* retirement and remain subject to audit by RSA:

1. **Call RSA to request an official retirement benefit estimate** or use the free [retirement benefit calculators online](#).
2. Calculate this estimate in your [Member Online Services](#) account. A step-by-step guide is available upon request.

Step 3. Initiate

1 to 3 months *before retirement date*

1. Complete Part I of the [Retirement Application Packet for TRS employees](#) which is available to download or you can request a copy from the Benefits Office. Part I includes three forms: TRS Application for Service Retirement, PEEHIP Insurance Authorization, and RSA Direct Deposit Authorization. Schedule an appointment with the Benefits Office to complete your **Part I application which requires your employer's certification and notarization** before sending to TRS. Your completed application must be received by TRS *at least 30 days* and not more than **90 days** before your retirement date which must be on the 1st day of any month.
2. Once TRS receives Part I of your retirement application, you will receive Part II of the retirement application by mail. The Part II packet includes three items: Retirement Benefit Options Selection form, Withholding Certificate for Pension and Annuity Payments, and [information about post-retirement employment](#).

Questions? Contact Us!

Contact the **UA HR Service Center** to schedule a retirement appointment to complete your application, discuss insurance options, review your benefit options selection, and answer any questions you may have at (205) 348-7732 or hrsvctr@ua.edu.

Contact TRS Member Services:

Street Address: 201 South Union Street
Montgomery, Alabama 36104

Phone Number: 334.517.7000 or 877.517.0020

Fax: 334.517.7001 or 877.517.0021

Mailing Address: P. O. Box 302150
Montgomery, Alabama 36130-2150

Email: member.services@rsa-al.gov