

## 3+ Years Prior to Retirement

- Create a **mySBCERA** account by visiting [SBCERA.org/mySBCERA](https://SBCERA.org/mySBCERA)
- Attend a SBCERA Mid-Career Seminar
- Review and/or update your SBCERA beneficiary information
- Initiate any **service credit purchase** contracts so that you have time to pay them off
- Review your annual Member Statement within mySBCERA
- Establish reciprocity (if applicable)
- Send in a complete copy of any final **divorce** orders for all marriages
- Gather and upload **required documents** for retirement through your mySBCERA member portal

## 2 Years Prior to Retirement

- Attend a SBCERA Pre-Retirement Seminar
- Schedule and attend a retirement consultation
- Select your **retirement effective date**
- Generate a retirement benefit estimate in mySBCERA
- Test drive your retirement. Consider living on your projected retirement income for a few months to give it a try
- Research retiree medical insurance options

## 60 Days Prior to Retirement

- Schedule and attend a **retirement appointment**
- Discuss retirement with your deferred compensation representative
- Generate an updated retirement benefit estimate in mySBCERA
- Complete any outstanding service credit purchase contracts
- Inform your **employer** of your intent to retire and provide them with your last day working
- Inform **reciprocal agencies** of your effective date of retirement (if applicable)
- File your **application** for retirement benefits with SBCERA
- Finalize medical and dental insurance, COBRA, medical trust funds, termination cashouts, life insurance

## Retirement

- Congratulations on reaching this significant milestone! Enjoy your retirement.