

# THE Mentor

News from the Maryland State Retirement and Pension System

SUMMER 2012  
VOL. 34 NO. 3



MARYLAND  
STATE RETIREMENT  
and PENSION SYSTEM



## More counties added to regional counseling roster

*Register now! See page 2 for locations and dates.*

## Watch new instructional videos online

**DISABILITY RETIREMENT, REEMPLOYMENT AND CHOOSING AN ALLOWANCE OPTION** are among the topics addressed in new online videos from the Maryland State Retirement Agency. Links to the videos are conveniently located on the Retirement Agency website at [sra.maryland.gov](http://sra.maryland.gov). Videos are hosted on video sharing websites YouTube and Vimeo.

While online, make sure you also watch "Retirement Security Benefits Everyone." Featuring interviews with actual Maryland State Retirement and Pension System members, the video reveals the significant value of pensions to workers, retirees and the state.

## Trustee elections slated for teachers, employees

### ELECTIONS WILL BE CONDUCTED IN SPRING 2013

for two seats on the Board of Trustees of the Maryland State Retirement and Pension System.

A Teachers' Systems representative and an Employees' Systems representative will be chosen in the election. These two board seats are currently held by Teachers' Systems representative Kenneth B. Haines and Employees' Systems representative Sheila Hill, whose terms expire in July 2013.

Although these two board seats are open only to active members, both active members

and retirees of the respective systems will be eligible to vote.

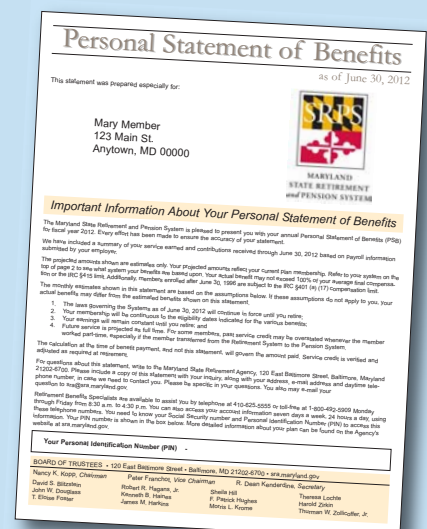
Teachers' Systems candidates must be active members of the Teachers' Retirement or Pension Systems. Employees' Systems candidates must be active members of the Correctional Officers' Retirement System, Employees' Retirement or Pension Systems, Judges' Retirement System, Legislative Pension Plan, Local Fire and Police System or Law Enforcement Officers' Pension System.

Each potential candidate also must obtain the signatures and

*See Election, page 4*

## Your Personal Statement of Benefits

**THE PERSONAL STATEMENT OF BENEFITS (PSB)**, usually mailed in early September to the homes of all active members as of June 30, will be mailed later this fall.



[sra.maryland.gov](http://sra.maryland.gov)

# Meet with a retirement specialist near you

**RETIREMENT BENEFITS SPECIALISTS** from the Maryland State Retirement Agency will visit the following locations on the dates listed. To schedule an appointment with a specialist visiting your area, please call 410-625-5555 or toll-free 1-800-492-5909 and select option 4. Don't forget to bring your latest Personal Statement of Benefits or retirement estimate to your counseling session.

New counseling locations are highlighted in **GOLD**.

## **Allegany County**

Allegany College of Maryland  
College Center Bldg. Room CC 150  
12401 Willowbrook Rd., Cumberland  
Sept. 17, Nov. 7, Apr. 1, May 7

## **Anne Arundel County**

Goldstein Treasury Bldg. Room 212  
80 Calvert St., Annapolis  
Sept. 14, Oct. 19, Nov. 15, Dec. 13,  
Jan. 17, Mar. 7, Apr. 18, May 17

## **Baltimore County**

State Highway Administration  
320 W. Warren Rd., Hunt Valley  
Conference Room 135, First Level  
Oct. 17, Nov. 14, Dec. 12, Jan. 16,  
Feb. 13, Mar. 13, Apr. 17

## **Calvert County**

Board of Education  
1305 Dares Beach Rd.  
Prince Frederick  
Human Resources Conf. Room  
Nov. 13, Jan. 8, Mar. 12, May 14

## **Carroll County**

County Office Building, Room 100  
225 N. Center St., Westminster  
Oct. 4, Nov. 8, Jan. 10, Apr. 11,  
May 16

## **Cecil County**

Rising Sun High School  
100 Tiger Dr., North East  
Career Center  
Oct. 9, Mar. 20

## **Charles County**

Board of Education  
5980 Radio Station Rd., La Plata  
Room 160  
Oct. 1, Nov. 19, Jan. 10, Mar. 19

## **Dorchester County**

Eastern Shore Hospital Center  
5262 Woods Rd., Cambridge  
Room 717  
Oct. 22, Dec. 3, Feb. 11, Apr. 8

## **Frederick County**

Frederick Community College  
7932 Opossumtown Pike, Frederick  
Conference Center Room E-125  
Nov. 2, Dec. 7, Mar. 1, Apr. 5

## **Garrett County**

Garrett College  
687 Mosser Rd., McHenry  
Continuing Ed. Bldg., Room 209  
Nov. 8, Apr. 2

## **Harford County**

Harford County Government Center  
112 Hayes St., Bel Air  
Conference Room  
Sept. 20, Oct. 25, Jan. 24, Feb. 21,  
Mar. 21, Apr. 4

## **Howard County**

Howard Community College  
10901 Little Patuxent Pkwy.  
Columbia, Room DH-330  
Oct. 16, Nov. 19, Jan. 18, Mar. 7,  
Apr. 16, May 2

## **NEW! Kent County**

State Highway Admin., Room 111  
615 Morgnec Rd., Chestertown  
Sept. 21

## **Montgomery County**

Board of Education  
45 W. Gude Dr., Rockville  
Employee and Retiree Service  
Center, Suite 1200, Room 1C-20  
Oct. 15, Dec. 5, Jan. 9, Feb. 6, Mar.  
8, May 1

## **Prince George's County**

State Highway Admin. District Office  
9300 Kenilworth Ave., Greenbelt  
Right-of-Way Conference Room  
Oct. 3, Dec. 6, Feb. 7, Apr. 10, May  
9

## **Queen Anne's County**

Chesapeake College  
1000 College Circle, Wye Mills  
Room EDC-19  
Sept. 19, Nov. 29, Feb. 6, Apr. 12

## **NEW! Somerset County**

Princess Anne Town Hall  
30489 Broad St., Princess Anne  
Sept. 27

## **NEW! St. Mary's County**

Board of Education  
23160 Moakley St., Leonardtown  
Human Resources Conf. Room  
Sept. 21

## **Washington County**

Board of Education  
820 Commonwealth Ave.,  
Hagerstown, Human Resources  
Conference Room  
Sept. 25, Oct. 26, Dec. 14, Feb. 15,  
Mar. 6, May 22

## **Wicomico County**

Salisbury Multi-Service Center  
201 Baptist Street, Salisbury  
First Floor Conference Room  
Oct. 23, Dec. 4, Feb. 12, Apr. 9,  
May 21

## **NEW! Worcester County**

Worcester County Govt. Center  
1 West Market Street, Snow Hill  
Training Room B, Third Floor  
Sept. 27

# Retirement Checklist

Print forms  
online at  
[sra.maryland.gov](http://sra.maryland.gov)

**MEMBERS PLANNING TO RETIRE** within the next 12 months should now be taking specific steps toward that goal. This checklist provides a general timetable for retirement preparation for members of the Employees' and Teachers' Retirement and Pension Systems. It also is a useful guide for members of other systems. This schedule shows the best time to begin filing some of the required forms and making the necessary contacts with the Retirement Agency.

## One to three years prior to retirement

- ❑ Attend one of the Retirement Agency's pre-retirement seminars. Registration forms are available online. Seminars are conducted in the spring and fall.

## Twelve months prior to retirement

- ❑ Request an *Application for an Estimate of Benefits* (Form 9). Keep in mind that this form is not a retirement application. It is designed for planning purposes only. You may request an estimate only during the 12 months prior to your planned retirement date.

**Note:** You are not required to obtain an estimate before retiring. However, it is strongly recommended, as retirees are not permitted to change their option after their first monthly benefit is paid.

**Note:** The Retirement Agency is processing a large volume of requests. Please make sure to plan up to 12 months in advance so you can receive your estimate before making any irrevocable retirement decisions.

- ❑ Apply to purchase any eligible service by submitting a *Request to Purchase Previous Service* (Form 26) along with your request for an estimate.
- ❑ Apply for any eligible military credit using a *Claim of Retirement Credit for Military Service* (Form 43).
- ❑ Contact the nearest Social Security office for an estimate of your Social Security benefits. You can obtain an estimate request form by calling the Social Security Administration at 1-800-772-1213.

## Six months prior to retirement

- ❑ If desired, schedule an appointment with a retirement benefits specialist to review your estimated benefits. You may meet at the Retirement Agency's Baltimore offices or at a location near you. (See page 2 for regional counseling dates and locations.) It is recom-

mended that you bring a copy of your latest estimate so you and the specialist can discuss this information at the meeting.

- ❑ Discuss your estimated benefits and options with your family and financial advisor.
- ❑ Obtain proof of birth for beneficiary (for allowance Option 2, 3, 5 or 6).
- ❑ Contact your personnel office to inquire if you may continue employer-provided benefits, such as health insurance, after retiring.
- ❑ Prepare a retirement budget, estimating your retirement expenses against your state pension benefit, Social Security and any other income.
- ❑ Update or prepare a will and, if desired, a power of attorney.

## Three months prior to retirement

- ❑ Contact Social Security to file for benefits (if age 62 or older).

## Two months prior to retirement

- ❑ Contact your personnel office and file your actual retirement application, *Application for Service or Disability Retirement* (Form 13-23).
- ❑ Provide proof of birth for designated beneficiary (for allowance Option 2, 3, 5 or 6).
- ❑ If eligible, complete authorization forms to continue your health coverage and any other benefits provided by your employer.
- ❑ Complete and submit a *Direct Deposit Electronic Fund Transfer Sign-Up* (Form 85) for the electronic transmission of your payment to your bank, savings institution or credit union.

**Note:** Direct deposit is mandatory for all retirees.

- ❑ Complete *Reemployment After Retirement* (Form 127) to acknowledge an understanding of any consequences of reentering the workforce.
- ❑ Complete a *Federal and Maryland State Tax Withholding Request* (Form 766).

## One month prior to retirement

- ❑ Submit a formal letter of retirement to your employer.

## Access your account information anytime from your telephone

### THE MARYLAND STATE RETIREMENT AGENCY'S AUTOMATED TELEPHONE SYSTEM

provides callers with detailed account information at the push of a button.

The convenient system offers members 24-hour access to their retirement account. Simply dial 410-625-5555 or toll-free 1-800-492-5909. After listening to the Agency's hours and latest Agency news, callers may select from the following options:

**1**

**Hot Topic:** Select 1 on your touch-tone phone to hear a recorded message with timely announcements from the Retirement Agency.

**ABC**  
**2**

**For retirees and beneficiaries:** Selecting 2 provides information for retirees and beneficiaries who are receiving a monthly payment.

**DEF**  
**3**

**For current or deferred vested members:** Press 3 to retrieve account information, check your beneficiaries on file and request forms.

**GHI**  
**4**

**Appointments:** To schedule a counseling session at the Retirement Agency's Baltimore office or the regional location nearest you, simply press 4.

**JKL**  
**5**

**Survivor Benefits:** Select 5 to report the death of a member or retiree.

**MNO**  
**6**

**Dial Direct:** Press 6 if you know the extension of the Retirement Agency staff member with whom you'd like to speak.

To protect your privacy, your personal account information can be accessed only with your Social Security number and individual PIN (personal identification number). As a member, your four-digit PIN is usually the month and year of your enrollment. For example, if you joined the Maryland State Retirement and Pension System in January of 2003, your PIN would be 0103.

## Trustee Blitzstein tapped for second term on board

**DAVID S. BLITZSTEIN**, a gubernatorial appointee to the Board of Trustees of the Maryland State Retirement and Pension System, has been reappointed to a second term of service by Governor Martin O'Malley. His new four-year term expires July 2016.



*David S. Blitzstein*

Trustee Blitzstein serves on the board's investment and corporate governance committees.

### *Election, from page 1*

dates of birth, on official nomination petitions, of 500 persons who are eligible to vote in the election. Potential candidates may request a nomination packet from October 15, 2012 through January 18, 2013 by calling Charles So at 410-625-5608 or toll-free at 1-800-492-5909. Completed nomination forms must be received at the Retirement Agency no later than March 15, 2013 by 4:30 p.m. local time.

The two successful candidates will serve terms in office from August 1, 2013 through July 31, 2017.

For more information on the Board of Trustees, including member biographies, photos and committee assignments, please visit the Maryland State Retirement Agency website at [sra.maryland.gov](http://sra.maryland.gov).

*The Mentor* is published by the Maryland State Retirement Agency  
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