Steps to Retirement

A Timeline* and Step-by-Step Guide to Assist with your Transition into Retirement

It's never too late to begin planning!

This preparation guide lists matters you should consider as you approach retirement. It is not a substitute for individual retirement planning, nor does Emory offer any specific legal, tax, or retirement planning advice.

*5-year timeline recommended, but not required

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Eligibility for Retirement:
Minimum age of 55
Minimum of 10 years of service
Combination of age plus service must equal 75

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Important Contact Information

<table>
<thead>
<tr>
<th>Emeritus College</th>
<th>(404) 712-8834</th>
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<tr>
<td><a href="http://www.emory.edu/emeritus">www.emory.edu/emeritus</a></td>
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<tr>
<td>Emory WorkLife Resource Center</td>
<td>(404) 727-8000</td>
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<td><a href="http://www.worklife.emory.edu">www.worklife.emory.edu</a></td>
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<tr>
<td>Faculty-Staff Assistance Program</td>
<td>(404) 727-4328</td>
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<tr>
<td><a href="http://www.fsap.emory.edu">www.fsap.emory.edu</a></td>
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<tr>
<td>Fidelity Investments</td>
<td>(800) 343-0860</td>
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<td><a href="http://www.fidelity.com/non-profits">www.fidelity.com/non-profits</a></td>
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<tr>
<td>Human Resources, Benefits</td>
<td>(404) 727-7613</td>
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<tr>
<td><a href="http://www.hr.emory.edu/eu/benefits">www.hr.emory.edu/eu/benefits</a></td>
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<tr>
<td>Social Security</td>
<td>(800) 772-1213</td>
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<td><a href="http://www.medicare.gov">www.medicare.gov</a></td>
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<tr>
<td>TIAA/CREF</td>
<td>(800) 842-2776</td>
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<td><a href="http://www.tiaa-cref.org">www.tiaa-cref.org</a></td>
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<tr>
<td>Vanguard</td>
<td>(800) 523-1188</td>
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<tr>
<td><a href="http://www.vanguard.com">www.vanguard.com</a></td>
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Free or Discounted Programs

Access and renewal of Eagle account………(404) 727-7777
Admission to Cultural and Athletic Events:
   Ticket Office…………………………….(404) 727-8425
Alumni University/Alumni Travel……………(404) 727-4239
Blomeyer Health Fitness Center……………. (404) 727-4600
Osher Lifelong Learning Institute………..(404) 727-6000
   Academy for Retired Professionals
   Educational Travel
   Emory’s Senior University

Classroom access and academic programs
   for retirees with disabilities:
   Disability Services…………………..(404) 727-6016
   Courtesy Scholarship…………………(404) 727-7613
   Discount Program……………………(404) 727-7613
   Emory Card ……………………..………(404) 727-0224
   Emory Federal Credit Union…………..(404) 329-6415
   Emory Telephone Directory Listing……(404) 727-2323
   Libraries……………………………..(404) 727-6872
   Retiree lifetime parking permits………(404) 727-6106
   University Bookstore…………………. (404) 727-6222
   University Publications………………. (404) 727-6216
   Woodruff Physical Education Center…..(404) 727-6547

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Emory University Emeritus College was established in 2001 to develop programs that facilitate the continued involvement of retired faculty in the life of the university and to enhance their opportunities for continued growth during their retirement years.

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Retirement Brochure12
# STEPS TO RETIREMENT

## FIVE YEARS PRIOR TO RETIREMENT
- Attend the annual Retirement Seminars where valuable information is distributed and retirement and pre-retirement experiences of faculty are shared. Call (404) 712-8834 for information.
- Attend events on retirement issues and benefits offered through Human Resources.
- Request your Personal Earning and Benefit Estimate Statement from Social Security. Call 1(800) 772-1213 or access [www.ssa.gov](http://www.ssa.gov).
- Develop a network of persons who are willing to discuss their experiences with choices they made in retirement planning and selection of advisors.
- Begin to think about post-retirement use of time, second careers, part-time work, possible relocation, long-term commitments other than work—such as family, friends, community, and health and fitness.
- Schedule an appointment with your Benefits Specialist at (404) 727-7613 to review your benefits coverage available through Emory at retirement. Find out when you can make changes, add/delete dependents, or make payments.
- Review your retirement plan asset allocations, long or short-term goals, and distribution options.

## THREE YEARS PRIOR TO RETIREMENT
- Review your insurance coverage to see what is portable and what will end at retirement. Current information is available from the Benefits Department at (404) 727-7613 or [www.emory.edu/hr/benefits](http://www.emory.edu/hr/benefits).
- Continue to consider and become involved in free-time activities, fitness activities, vocations, classes, volunteering.
- Attend programs sponsored by the Emeritus College (including the Retirement Seminar), Emory Healthcare, Human Resources, and your local senior center.

### Fidelity (800) 343-0860 [www.fidelity.com/non-profits](http://www.fidelity.com/non-profits)
### TIAA/CREF (800) 842-2776 [www.tiaa-cref.org](http://www.tiaa-cref.org)
### Vanguard (800) 523-7126 [www.vanguard.com](http://www.vanguard.com)

## TWO YEARS PRIOR TO RETIREMENT
- Make preliminary decisions about your post-retirement use of time. Discuss with your department chair/dean/director ideas for continuing research, teaching activities, or part-time work. Gather information on phased retirement.
- Attend the Retirement Seminar to obtain updated information on retirement processing and share experiences with colleagues. Call 404-712-8834 for information.
- Before age 65 contact Medicare for healthcare coverage. Call 1(800) 772-1213.
- Request illustrations of your retirement distribution options from TIAA-CREF, Fidelity, and/or Vanguard.
- Give more serious thought to relocation, family and community commitments.
- Take time to review health care and projected costs for medication. Talk with family members, peers, associates.
- Decide if you need to change health plans during Emory’s annual open enrollment period.
- Attend health-education seminars offered through Emory Healthcare or at your local hospital.
- Become informed about living wills and health-care directives.

## ONE YEAR PRIOR TO RETIREMENT
- Locate your birth certificate, SS#, and, if applicable, marriage certificate (or divorce decree) and most recent W-2 to present when you apply for Medicare and Social Security. Access Medicare at 1 (800) 722-6233, [www.medicare.gov](http://www.medicare.gov).
- Inform department chair/dean/director of intended retirement date. Finalize plans for phased retirement and/or post-retirement teaching, research, or part-time work.
- Don’t forget to attend the Retirement Seminar one last time! Call 404-712-8834.

## SIX MONTHS PRIOR TO RETIREMENT
- Finalize decisions on insurance coverage. Schedule an appointment with your benefits specialist (404.727.7613) to get acquainted and begin retirement processing.
- Nine-month faculty should consider receiving their summer paychecks in one lump sum in order to begin drawing social security.

## THREE MONTHS PRIOR TO RETIREMENT
- Finalize your retirement plan distribution decisions.
- Request forms from TIAA-CREF, Fidelity and/or Vanguard.
- Apply for Social Security 3 months before you want benefits to start. (800) 772-1213.
- Request information on Medicare Parts A and B three months before age 65.
- Begin to inform appropriate organizations of address changes.
- Inform Emory affiliated clubs and organizations of your intended retirement if your retirement affects membership status.
- Faculty and senior administrators should contact the Emeritus College (404.712.8834) about membership information.

## ONE MONTH PRIOR TO RETIREMENT
- Review your paycheck stub and arrange to cancel any reductions or deductions, such as credit union loans. Call appropriate offices.
- Schedule an appointment with your Benefits Specialist (404.727.7613) to continue healthcare and other insurance and to review other retiree benefits.

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**Retired faculty and senior administrators:**

Join the [Emeritus College](http://www.emory.edu/hr/benefits) for its annual Fall Reception on November 1, 2012. Call 404.712.8834 for details.

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*Have a joyful and creative retirement!*