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# Five Retirement Application Mistakes

## 1. I submitted my retirement application at the last minute

VRS processes applications in the order in which they are received. It also takes approximately 60 days to process a retirement. Therefore, submit your application and all required forms and documents to your human resource office at least 60 days, but not more than four months (120 days), before you want to retire. Example: If you want to retire on November 1, submit your application by no later than September 1 so that you will receive your first benefit payment on December 1 for the month of November.

## 2. I forgot a required form or a document

If a required form or document is missing, you will receive a letter from VRS asking for the missing information. Before submitting your application to your human resource office, review it carefully to ensure you have included everything you need.

### Documents you must include

- Acceptable, legible evidence of your date of birth, such as a copy of your birth certificate.
- Acceptable, legible evidence of your survivor's date of birth, such as a copy of your survivor's birth certificate, if you are electing the Survivor Option.

Contact your human resource office for other examples of acceptable evidence of date of birth.

### Forms you must include

- [Authorization for Direct Deposit of Monthly Benefit \(VRS-57\)](#)  199kb, with a voided check attached to the bottom of the form
- [Request for Income Tax Withholding \(VRS-15\)](#)  304kb
- If you are a state employee, [State Health Benefits Program Enrollment Form For Retirees, Survivors and VSDP/LTD Participants](#)  to elect or waive state retiree health benefit coverage
- [Request for Health Insurance Credit \(VRS-45\)](#)  441kb, if you are eligible for the [health insurance credit](#) and VRS will not be deducting your health insurance premiums from your retirement benefit
- [Designation of Beneficiary \(VRS-2\)](#)  473kb if you need to name or change your beneficiary

### Other information you may need to include

- If you are electing the Advance Pension Option, you must submit a Social Security benefit estimate. For more information, see [www.varetire.org/apo](http://www.varetire.org/apo).

- If you participate in the Virginia Sickness and Disability Program (VSDP) and wish to continue your long-term care coverage into retirement, submit [Authorization of Coverage Retention for the Long Term Care](#)

[Plan \(VRS-170\)](#)  130kb and [Protection Against Unintentional Lapse of Long Term Care \(VRS-171\)](#)  126kb within 60 days of your retirement date. This option is not available after 60 days.

### 3. I filled in the wrong section or didn't complete a required section on the retirement application

Read the directions on the Application for Service Retirement and all other retirement forms carefully to ensure you are completing the applicable sections and providing correct information.

A common error is completing Part C, Survivor Information, in the Application for Service Retirement to name or update a beneficiary for life insurance benefits and member contribution account payments. Part C, however, should be completed only if you are electing the Survivor Option. A survivor is the person you name, if you choose the Survivor Option, to receive a portion of your benefits after your death, while your beneficiary (or beneficiaries) is eligible for a payment of any funds remaining in your member contribution account and any life insurance you may have upon your death. If you are electing the Basic Benefit, Partial Lump-Sum Option Payment (PLOP) with the Basic Benefit or the Advance Pension Option, leave Part C blank. If you wish to name

or update your beneficiary, include the [Designation of Beneficiary \(VRS-2\)](#)  473kb with your application. [Read more about Benefit Payout Options.](#)

Another common (and understandable) error is leaving out the date of divorce in Part A, Member Information, if you have been divorced for a while and can't remember the date. However, for legal reasons, VRS is required to verify this date. So, if you indicate "divorced" in Part A, spend a little time now looking for your divorce papers rather than risk a bigger delay later because you left the date blank.

Go to the [forms section of the website](#) to be sure you have the current version of a form.

### 4. I forgot to sign the application or have my spouse sign it

If VRS receives an unsigned application, VRS will return it to you for the required signatures. Before submitting your application, check to see that you signed and dated it and, if you are married or separated, your spouse signed and dated the spousal acknowledgment section. Your spouse must sign the spousal acknowledgement section on or after the date you sign the application.

### 5. My employer didn't certify my application

Your employer must certify your application before VRS can process it. Therefore, submit your application and all required forms and documents to your human resource office, not to VRS. Your human resource office will review your application, complete and sign Part E, Employer Certification, and then forward the application to VRS. If your human resource office returns your application to you, make sure your employer completed and signed Part E before sending it to VRS. Note: Employer certification is not required if you apply for retirement after 12 months from leaving employment or after being on long-term disability through the Virginia Sickness and Disability Program (VSDP). Submit your application directly to VRS.

If your first benefit payment is delayed for any of these reasons, the payment will be retroactive and VRS can backdate payments up to 90 days. The retroactive payment will be a separate deposit from your regular monthly retirement benefit. [Find out more about getting ready to retire.](#) See also [Service Retirement Forms.](#)