

Ready to Retire?

Within 12 months of your retirement, you should:

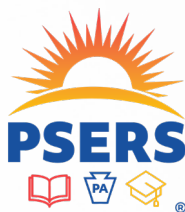
Attend or review a Foundations for Your Future (FFYF) program. You can find the complete schedule and copy of the program on our website. Programs are offered virtually and in person throughout the Commonwealth.

Request a retirement estimate by submitting a *Request for Retirement Estimate* (PSRS-151) form or by calling PSERS. Once we start processing your request, you can track the status of your estimate request in your Member Self-Service (MSS) account!

Schedule an Exit Counseling session by calling PSERS. Don't skip attending or wait until the last minute to schedule a session. Our sessions are design to assist you in understanding your choices to avoid making mistakes that may permanently impact your retirement benefit.

Be prepared for your Exit Counseling session. Bring your staff-prepared estimate and any other relevant paperwork (e.g., completed *Direct Rollover* form).

**Your final step?
Enjoy your retirement.
You deserve it!**

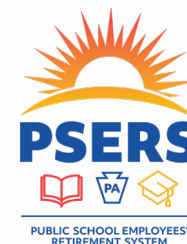


5 N 5th Street | Harrisburg PA 17101-1905

Phone: 1.888.773.7748

Website: psers.pa.gov

Send Us a Secure Message in Your MSS Account!



Online Estimate Calculator

Retirement Planning
at your Fingertips

PSERS Online Estimate Calculator

Use the Online Estimate Calculator

You can create your own personalized retirement estimates through the PSERS Member Self-Service (MSS) Portal. By using the estimate calculator in your MSS account, the most recent information reported by your employer automatically populates in the relevant fields.

To register for an **MSS** account, click on “Member Self-Service” on the homepage of the PSERS website. You will need your PSERS ID, date of birth, social security number, and a valid email address.

If unable to access your MSS account, you may also create a PSERS retirement estimate using the generic estimate calculator on the PSERS website. This calculator does not automatically populate your data from your account and requires you to manually enter your information using your most recent PSERS *Statement of Account*.

If you are vested (eligible for a monthly benefit) but are not presently working for a Pennsylvania public school, you must use the estimator in the MSS Portal or acquire a staff-prepared estimate to ensure that your estimate uses information from your PSERS account.

Creating Your Estimate through MSS

1. After signing into MSS, go to the “Retirement Estimate Calculator” page and use the “Create Estimate” action.
2. Carefully read the disclaimer that appears in the pop-up window. Check the box to agree and proceed.
3. Enter the required values and click “Next” to proceed. You may click the “Back” button any time to edit information you have entered.

On the day you create an estimate it will appear on the “Retirement Estimate Calculator” page. Previously created estimates are stored in the “My Documents” page of MSS.



When Not to Use the Online Estimate Calculator

If you are retiring within the next 12 months, instead of an online estimate, you must have a staff-prepared estimate to attend Exit Counseling.

In addition, some members should not use the online retirement estimate calculator. These include members who:

- Work only part-time.
- Have a frozen annuity (you previously received a monthly benefit from PSERS).
- Are considering disability benefits within the next 12 months.
- Are a multiple service member (combined State Employees' Retirement System (SERS) covered employment with PSERS employment) and considering retirement within the next 24 months.
- Are a Class T-E or Class T-F member who has not yet vested.
- Are a Class T-G or Class T-H member.

If you fall within one of the categories above, you can request a staff-prepared retirement estimate by submitting a Request for Retirement Estimate form through mail or fax, or by calling PSERS. Staff-prepared estimates typically take four to six weeks.

If you are retiring within the next 12 months, you must have a staff-prepared estimate to attend Exit Counseling. You can request a staff-prepared retirement estimate by submitting a *Request for Retirement Estimate* (PSRS-151) form available on our website through mail or fax. You may also request a staff-prepared estimate by calling our toll-free number, 1.888.773.7748 (PSERS4U).

All PSERS members close to retirement, regardless of position, are encouraged to attend, even if you have a financial planner. Attending a counseling session can help you better understand your retirement options and help prevent errors on your retirement application.