

Georgia Judicial Retirement System Retirement Application

General Instructions

- This Service Retirement Application may be used only for the Georgia Judicial Retirement System (JRS) that is administered by the Employees' Retirement System of Georgia (ERSGA).
- Please type or print, using black ink.
- Read all instructions carefully. The instructions on even-numbered pages correspond to the section of the form to be completed on odd-numbered pages. The form begins on page 5.
- Remember you will need to initial, write the last four numbers of your Social Security number, and date on pages 7, 9, & 11. Please note that page 13 will need to be completed and notarized. Your signature, the last four numbers of your Social Security number, and the date are needed on page 15.
- Make a copy of the application and any attachments for your records.
- Return completed application directly to ERSGA.

Omitted or incomplete information will delay processing. (See the check list on page 14.)

Privacy Note

IRS regulations require JRS to obtain the social security number of any member before processing his or her election to retire. Disclosure is mandatory and this application will not be processed without this information.

Filing Your Application

This application may be filed with JRS *no sooner than 90 days* before the effective date of retirement. Retirement applications that are received *less than 30 days before the effective retirement date* will result in a retroactive payment on the next available monthly payroll. This application is not considered filed until it is received by ERSGA.

Effective Retirement Dates

All retirement dates are effective on the first day of the month, after your date of termination (or separation) upon meeting the service and/or age qualifications. The first monthly retirement allowance is paid on either the last working day of the month in which your retirement effective date occurs or the next available payroll month.

The Board of Trustees and JRS developed this retirement application to provide general information about your retirement benefits. In the case of any conflict between what is presented here and the laws governing this System, the law will take precedence.

Before Retirement

PURCHASING SERVICE

All service purchases must be completed prior to termination.

TERMINATING STATE EMPLOYMENT

After receiving your retirement application, JRS will contact your state employer for salary information. You must terminate from state employment prior to the effective date of your retirement. If you fail to terminate your state employment or return to state employment within one month of the effective retirement date, this application will be void.

MAKING CHANGES TO THIS APPLICATION AFTER FILED

Once you have filed a Service Retirement Application, any changes in the retirement date or beneficiaries listed in this application must be received by JRS in writing on or before the final work week of the effective month of retirement. Changes received less than 20 days prior to final work week may delay the issuance of your first check.

After Retirement

SERVICE RETIREMENT RE-EMPLOYMENT LIMITATIONS

All retirees, except disability retirees, who are re-employed by an employer participating in JRS are limited to no more than 1,040 hours of work during a calendar year. If you work more than 1,040 hours, your retirement allowance will be suspended for the remainder of the calendar year.

COST OF LIVING ADJUSTMENTS (COLA's)

- Subject to the approval of the JRS Board, COLA's may be given up to twice a year.
- A cost of living adjustment (COLA) is not guaranteed and you should not base your financial decisions on the possibility of a COLA until a COLA has been announced.

MAKING CHANGES

Beneficiaries

- Primary Beneficiary(ies) –
 - If you have Spousal coverage you may change your Primary Beneficiary any time after retirement. Benefits for a non-spouse beneficiary will be actuarially reduced based on you and your beneficiary's age.
 - If you do not have Spousal coverage, the right to change your Primary Beneficiary is not limited.
- Secondary Beneficiary(ies) – Secondary Beneficiaries may be changed at any time.
- Group Term Life Insurance – Both Primary and Secondary Beneficiaries may be changed at any time.
- Beneficiary changes take effect when ERSGA receives the changes in writing. You can download a copy of the Retiree's Change of Beneficiary form from our website: www.ers.ga.gov.

Address and Taxes

Changes for your address, federal taxes, and state of Georgia taxes can be made at any time. Changes received in the ERSGA office by the 18th of the month should be reflected on that month's payment. You can make these changes online through your Account Access or download copies of the address change, federal tax, and state of Georgia tax withholding forms from our website: www.ers.ga.gov. Some changes may be made over the phone.

After Retirement (cont)

MAKING CHANGES (CONT)

Direct Deposit

Direct deposit is mandatory and should begin with your first monthly payment. You can make online through *Account Access* or download a copy of our Direct Deposit form from our website: www.ers.ga.gov.

Retirement Application

NAME

Please print/type your name as you would like it to appear on your retirement check.

DATE OF BIRTH and SOCIAL SECURITY NUMBER

Any discrepancies must be resolved prior to any payment of benefits.

MAILING ADDRESS

Please print or type the mailing address where you would like us to mail your first check.

EMAIL ADDRESS

Please print or type your personal email address.

HOME PHONE # and WORK PHONE #

Please print or type your home phone number or cell phone number and your work phone number or the best day-time contact number.

MARITAL STATUS

Please check the box in front of your current marital status.

STATE EMPLOYER

Please print or type the name of your current employer or last state employer.

POSITION TITLE

Please print or type your current title or last state position title.

EFFECTIVE DATE OF RETIREMENT

Your effective retirement date will always be on the first day of the month. For example: If your last day of work is in May, your retirement date will be June 1.

TYPE OF RETIREMENT

Service

- Regular: Age 60 or older with at least 16 years of creditable service.
- Early: Age 60 or older with between 10 and 16 years of creditable service.

Disability

- Permanently and totally disabled to serve in current position.
- At least 4 years of creditable service
- Subject to ERS Board approval
- Must complete PART II, PART III, PART IV, and PART V of ERS Disability Retirement Application

Naming Your Retirement Allowance Beneficiaries

- You may name one or more primary and/or contingent beneficiaries. If you want to name more than three, please list the additional beneficiaries on a separate sheet.
- Retirement applications without a listed beneficiary will not be processed.
- Secondary beneficiaries may be changed at any time.
- A will does not take precedence over this designation. Benefits are not assignable by wills.
- Please verify all birth dates. Correct birth dates are essential in calculating benefits.

Spousal Coverage

- A person other than the spouse may be designated as the beneficiary, with the benefit equal to a normal spousal benefit that is actuarially reduced based on the beneficiary's life expectancy.
- You may change your primary beneficiaries after retirement.
- Your secondary beneficiaries will not receive any benefits unless all primary beneficiaries are deceased or have disclaimed their benefit.
- If you choose your Estate as the primary beneficiary, you do not need a secondary beneficiary.
- If you name more than one primary beneficiary, any benefits due at your death will be distributed equally to each of your surviving primary beneficiaries.

No Spousal Coverage

- You may change beneficiaries at any time.
- Your secondary beneficiaries will not receive any benefits unless all primary beneficiaries are deceased or have disclaimed their benefit.
- If you choose your Estate as the primary beneficiary, you do not need a secondary beneficiary.
- If you name more than one primary beneficiary, any benefits due at your death will be distributed equally to each of your surviving primary beneficiaries.
- If you name multiple beneficiaries, you may designate the percentage you want each beneficiary to receive. Just put the percentage in parentheses (__%) after each beneficiary's name (**must equal 100%**).

If the Gross benefits paid to you the retiree and your beneficiary(ies) do not exceed your contributions and interest amount at the time of retirement, a refund of the remaining amount will be paid to the primary beneficiary(ies) unless the primary predeceases the retirement then the payment will go to the secondary beneficiary(ies).

Primary Beneficiary(ies) for Retirement Benefits

No Spousal Coverage – Any person, estate or organization may be listed.
Spousal Coverage – Any living person may be listed. If multiple beneficiaries are listed, benefits will be equally distributed.

As Primary Beneficiary for any retirement benefits due after my death, I designate the following

Name _____ Percentage ____%

Mailing Address _____

Date of Birth _____ Relationship _____

Name _____ Percentage ____%

Mailing Address _____

Date of Birth _____ Relationship _____

Name _____ Percentage ____%

Mailing Address _____

Date of Birth _____ Relationship _____

Total Percentage 100 %

Secondary Beneficiary(ies) for Retirement Benefits

Any person, estate or organization may be listed.
Required unless Estate, an organization, or multiple beneficiaries listed as Primary.

If the Primary Beneficiary that I designated above is deceased at my death, I then designate as
Secondary Beneficiary the following

Name _____ Percentage ____%

Mailing Address _____

Date of Birth _____ Relationship _____

Name _____ Percentage ____%

Mailing Address _____

Date of Birth _____ Relationship _____

Name _____ Percentage ____%

Mailing Address _____

Date of Birth _____ Relationship _____

Total Percentage 100 %

Please Initial _____ Last four digits in your SSN _____ Date _____

Naming Your Group Term Life Insurance (GTLI) Beneficiaries

- You may name one or more primary and/or secondary beneficiaries. If you want to name more than three, please list the additional beneficiaries on a separate sheet.
- All Group Term Life Insurance (GTLI) beneficiaries may be changed at any time.
- You may designate percentages to multiple beneficiaries, but the total **must equal 100%**.
- If you do not specify percentages, your beneficiaries will receive equal amounts.
- A will does not take precedence over this designation.
- Group Term Life Insurance is not assignable.
- This Group Term Life Insurance has no cash value and is payable only upon your death.

PLEASE NOTE: The following members **do not** have coverage in the GTLI Program:

- Employees hire on or after July 1, 2009 or employees hire prior to July 1, 2002 that did not elect coverage.
- Members that terminate employment and vest his/her retirement, to retire at a later date, with less than 18 years of creditable service
- Members that terminate employment and vest his/her retirement with at least 18 years of creditable service, and a written request to discontinue GTLI coverage was received by ERSGA.

Do not complete page 9 if you are not covered.

Primary Beneficiary(ies) for GTLI Benefits

Any person, estate or organization may be listed.

As Primary Beneficiary for any GTLI benefits due after my death, I designate the following

Name _____ Percentage ____%

Mailing Address _____

Date of Birth _____ Relationship _____

Name _____ Percentage ____%

Mailing Address _____

Date of Birth _____ Relationship _____

Name _____ Percentage ____%

Mailing Address _____

Date of Birth _____ Relationship _____

Total Percentage 100 %

Secondary Beneficiary(ies) for GTLI Benefits

Any person, estate or organization may be listed.

Required unless Estate, an organization, or multiple beneficiaries is listed as Primary.

If the Primary Beneficiary that I designated above is deceased at my death, I then designate as
Secondary Beneficiary the following

Name _____ Percentage ____%

Mailing Address _____

Date of Birth _____ Relationship _____

Name _____ Percentage ____%

Mailing Address _____

Date of Birth _____ Relationship _____

Name _____ Percentage ____%

Mailing Address _____

Date of Birth _____ Relationship _____

Total Percentage 100 %

Please Initial _____ Last four digits in your SSN _____ Date _____

Income Tax Withholding Instructions

- Your retirement allowance is subject to federal income taxes and to Georgia income tax if you are a resident of Georgia. Consult a tax advisor if necessary.
- You may change your tax withholdings at any time. However, changes must be received in the ERSGA office by the 18th of the month to ensure the change will be made that month.
- You may change your withholdings online by Accessing your Account at www.ers.ga.gov. Alternatively, you can download copies of the federal and state of Georgia tax withholding forms from our website or request a copy from our office.

Federal Withholding

- If you **do not** wish to have federal taxes withheld, check the box next to line 1. You may be required to pay estimated taxes and incur a penalty.
- If you **want** to have federal taxes withheld, in the line 2 section check one box indicating your filing status and fill in the number of exemptions.
- You may specify an additional dollar amount to be withheld on line 3. The amount of taxes based on your filing status and exemptions plus the additional amount you list will be deducted from your retirement benefit.

Georgia State Withholding

- If you **do not** wish to have Georgia state taxes withheld **or** you live outside of Georgia, check the box next to line 1.
- If you **want** to have Georgia state taxes withheld, in the line 2 section check one box indicating your filing status and fill in the number of exemptions.
- You may specify an additional dollar amount to be withheld on line 3. The amount of taxes based on your filing status and exemptions plus the additional amount you list will be deducted from your retirement benefit.

Direct Deposit Instructions

- Check the box indicating whether the account is a Checking Account or a Savings Account.
- To deposit your benefit into a *checking* account, a pre-printed check (with the word VOID printed on it) from the account to which your deposit is to be made must be attached to this application. Starter checks will not be accepted.
- To deposit your benefit into a savings account, the financial institution, the account number, and 9- digit routing number must be written in the spaces provided on page 11.
- Direct deposit takes effect with your first monthly payment.

NOTE: Changes to Direct Deposit must be received before payroll is processed in order to be effective for the current month. You may change your Direct Deposit online by accessing your account at www.ers.ga.gov. Alternatively, you can download a copy of the Direct Deposit form from our website or request a copy from our office.

Income Tax Withholding

Federal Withholding: This is a substitute for IRS Form W-4P

If no election is made, ERSGA will default to withhold based on Single claiming 0.

I **do not** want federal tax withheld from my benefit check. (Do not complete lines 2 or 3)

I want to withhold taxes based on IRS tax tables using the filing status and the number of exemptions. (You may list an additional dollar amount on line 3.)

Filing Status: Single Married Married but withhold at the higher Single Rate

Exemptions: I claim _____ total dependents/exemptions/allowances.

In addition to the taxes withheld based on the filing status and exemptions selected above, I want \$ _____ (specific dollar amount) withheld.

Georgia State Withholding: This is a substitute for Form G-4P

If no election is made, ERSGA will default to withhold based on Single claiming 0.

I **do not** want Georgia state tax withheld from my benefit check. (Do not complete lines 2 or 3)

I want to withhold taxes based on tax tables using the filing status and the number of exemptions. (You may list an additional dollar amount on line 3.)

Filing Status (Choose one): Single Head of Household Married Filing Separate

Married filing jointly: One Spouse Working Both Spouses Working

Exemptions: I claim _____ total dependents/exemptions/allowances.

In addition to the taxes withheld based on the filing status and exemptions select above, I want \$ _____ (specific dollar amount) withheld.

Direct Deposit Information

Please check the appropriate box and follow the directions on page 10 of this application.

CHECKING

A voided pre-printed check must be attached. Starter checks will not be accepted.

SAVINGS Please provide the following information:

Financial Institution _____

Account number _____

9-digit routing or transit number _____

Please Initial _____ Last four digits in your SSN _____ Date _____

O.C.G.A. § 50-36-1(e)(2) Affidavit

JRS must verify the lawful presence in the United States of any natural person 18 years of age or older who has applied for retirement benefits at the time they apply for benefits.

Residency Affidavit Acceptable Documents O.C.G.A. § 50-36-1(e)(2)

Effective January 1, 2012, O.C.G.A. § 50-36-1(e) requires that all applicants for a public benefit complete signed and sworn affidavits, and provide at least one secure and verifiable document, as verification of lawful presence within the United States. The following page contains the affidavit that must be signed and notarized; this page provides additional information regarding acceptable forms of secure and verifiable documents.

The following list of secure and verifiable documents, published under the authority of O.C.G.A. § 50-36-2, contains documents that are verifiable for identification purposes, and documents on this list may not necessarily be indicative of residency or immigration status.

- A United States passport or passport card [O.C.G.A. § 50-36-2(b)(3); 8 CFR § 274a.2]
- A United States military identification card [O.C.G.A. § 50-36-2(b)(3); 8 CFR § 274a.2]
- A driver's license issued by one of the United States, the District of Columbia, the Commonwealth of Puerto Rico, Guam, the Commonwealth of the Northern Marianas Islands, the United States Virgin Island, American Samoa, or the Swain Islands, provided that it contains a photograph of the bearer or lists sufficient identifying information regarding the bearer, such as name, date of birth, gender, height, eye color, and address to enable the identification of the bearer [O.C.G.A. § 50-36-2(b)(3); 8 CFR § 274a.2]
- An identification card issued by one of the United States, the District of Columbia, the Commonwealth of Puerto Rico, Guam, the Commonwealth of the Northern Marianas Islands, the United States Virgin Island, American Samoa, or the Swain Islands, provided that it contains a photograph of the bearer or lists sufficient identifying information regarding the bearer, such as name, date of birth, gender, height, eye color, and address to enable the identification of the bearer [O.C.G.A. § 50-36-2(b)(3); 8 CFR § 274a.2]
- A tribal identification card of a federally recognized Native American tribe, provided that it contains a photograph of the bearer or lists sufficient identifying information regarding the bearer, such as name, date of birth, gender, height, eye color, and address to enable the identification of the bearer. A listing of federally recognized Native American tribes may be found at: <http://www.bia.gov/WhoWeAre/BIA/OIS/TribalGovernmentServices/TribalDirectory/index.htm> [O.C.G.A. § 50-36-2(b)(3); 8 CFR § 274a.2]
- A United States Permanent Resident Card or Alien Registration Receipt Card [O.C.G.A. § 50-36-2(b)(3); 8 CFR § 274a.2]
- An Employment Authorization Document that contains a photograph of the bearer [O.C.G.A. § 50-36-2(b)(3); 8 CFR § 274a.2]
- A passport issued by a foreign government [O.C.G.A. § 50-36-2(b)(3); 8 CFR § 274a.2]
- A Merchant Mariner Document or Merchant Mariner Credential issued by the United States Coast Guard [O.C.G.A. § 50-36-2(b)(3); 8 CFR § 274a.2]
- A Free and Secure Trade (FAST) card [O.C.G.A. § 50-36-2(b)(3); 22 CFR § 41.2]
- A NEXUS card [O.C.G.A. § 50-36-2(b)(3); 22 CFR § 41.2]
- A Secure Electronic Network for Travelers Rapid Inspection (SENTRI) card [O.C.G.A. § 50-36-2(b)(3); 22 CFR § 41.2]
- A driver's license issued by a Canadian government authority [O.C.G.A. § 50-36-2(b)(3); 8 CFR § 274a.2]
- A Certificate of Citizenship issued by the United States Department of Citizenship and Immigration Services (USCIS) (Form N-560 or Form N-561) [O.C.G.A. § 50-36-2(b)(3); 6 CFR § 37.11]
- A Certificate of Naturalization issued by the United States Department of Citizenship and Immigration Services (USCIS) (Form N-550 or Form N-570) [O.C.G.A. § 50-36-2(b)(3); 6 CFR § 37.11]
- In addition to the documents listed herein, if, in administering a public benefit or program, an agency is required by federal law to accept a document or other form of identification for proof of or documentation of identity, that document or other form of identification will be deemed a secure and verifiable document solely for that particular program or administration of that particular public benefit. [O.C.G.A. § 50-36-2(c)]

O.C.G.A. § 50-36-1(e)(2) Affidavit

By executing this affidavit under oath, as an applicant for a monthly retirement benefit, as referenced in O.C.G.A. § 50-36-1, from the Georgia Judicial Retirement System, the undersigned applicant verifies one of the following with respect to my application for a public benefit:

- 1) _____ I am a United States citizen.
- 2) _____ I am a legal permanent resident of the United States.
- 3) _____ I am a qualified alien or non-immigrant under the Federal Immigration and Nationality Act with an alien number issued by the Department of Homeland Security or other federal immigration agency.

My alien number issued by the Department of Homeland Security or other federal immigration agency is:_____.

The undersigned applicant also hereby verifies that he or she is 18 years of age or older and has attached a copy of at least one secure and verifiable document or photo id as referenced in the Residency Affidavit Acceptable Documents list, as required by O.C.G.A. § 50-36-1(e)(1), with this affidavit. The secure and verifiable document provided to ERSGA with this affidavit can best be classified as:

(Attach a copy of the secure and verifiable document or photo id)

In making the above representation under oath, I understand that any person who knowingly and willfully makes a false, fictitious, or fraudulent statement or representation in an affidavit shall be guilty of a violation of O.C.G.A. § 16-10-20, and face criminal penalties as allowed by such criminal statute.

Executed in _____ (city), _____ (state).

Signature of Applicant

Printed Name of Applicant

Last four digits of SSN _____

SUBSCRIBED AND SWORN
BEFORE ME ON THIS THE
___ DAY OF _____, 20___

NOTARY PUBLIC
My Commission Expires:

NOTE: The notarized Residency Affidavit and a copy of the secure and verifiable document or photo id as referenced in the Residency Affidavit Acceptable Documents list must be returned to ERSGA.

The Retirement Process

JRS cannot accept the retirement application more than 90 days prior to the retirement date. Please note: There will be a one-month delay on the first check if the application is received less than 30 days prior to the effective date of retirement. The application is considered filed only when JRS has received it.

Processing may be delayed if an application is received incomplete.

Retirement always begins on the first of a month. All retirement payments will be direct deposited on the last business day of each month.

Re-Employment After Retirement

Any return to state employment cannot take place during the first month of retirement. The retirement application will be void if the retiree returns to state employment within the first month of retirement. There is no restriction for employment that is not with a covered employer.

Retirement Application Checklist

- I have initialed, written the last four numbers of my Social Security number, and dated pages 7, 9, & 11.
- I have designated my beneficiaries for retirement benefits on page 7 and GTLI benefits on page 9, if applicable.
- I have completed my election of Federal and Georgia State withholdings on page 11.
- I have completed my direct deposit information on page 11 **and** included a voided check.
- I have completed page 13 with notarization and included at least one secure and verifiable document.
- I have signed, written the last four numbers of my Social Security number and dated page 15.

Acknowledgement of Member

My employment with the state will terminate (or terminated) on _____.
MM / DD /YYYY

My effective retirement date may not be before the first of the month following my final month of employment, I understand the ERSGA must be notified if I work past the termination date listed above **or** return to state employment within one month of the effective date of retirement listed on page 5. I also understand that my retirement application will be void.

By signing this application I agree to the following conditions:

- I authorize ERSGA to electronically deposit my net monthly allowance into my bank account.
- ERSGA is authorized to adjust any entries made in error.
- This arrangement remains in effect until I cancel or supersede it in writing to ERSGA.
- I agree to immediately notify ERSGA of any change in my checking or savings account information online through my Account Access or downloading a copy of the Direct Deposit form from the website and submitting the completed form.
- No monthly check stubs are issued. Payment history can be viewed by Accessing your Account on our website www.ers.ga.gov .
- Monthly allowances are scheduled for deposit on the last working day of the month.
- Contact ERSGA immediately upon the death of a recipient of this benefit. Funds deposited after the month of death of the recipient must be returned to ERSGA.
- Failure to abide by these conditions can jeopardize my monthly allowance.

Please note that OCGA § 47-23-109(b) states that if a retired member returns to State employment, the retirement allowance shall be suspended through the end of the calendar year if the employee performs more than 1,040 hours of service during the calendar year. Should you become employed by a State employer, you must inform your employer you are a JRS retiree. Both you and the State employer are required to notify ERSGA immediately if you will exceed the maximum hours.

I have read the retirement application (including instructions) and I understand the retirement options and methods of payment outlined in this application. I further understand that once ERSGA mails my initial benefit check on the last business day of the payroll month, this application cannot be cancelled and the primary beneficiaries I chose at retirement cannot be changed, if I have Spousal coverage.

APPLICANT'S SIGNATURE: _____

LAST FOUR DIGITS OF SSN: _____ DATE: _____

Employees' Retirement System of Georgia

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