



DENVER EMPLOYEES RETIREMENT PLAN

YOUR TRANSITION

TO RETIREMENT

Important Information on Retirement Planning

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Introduction

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With retirement approaching, now is the time to make the necessary preparations that will ensure you a rewarding retirement experience. There are many things to take into consideration before you retire.

- ◆ Where are you going to live?
 - ◆ How much money will you need to live on?
 - ◆ What will you do with your new-found free time?

You are about to make one of the biggest transitions of your life, and it will be beneficial for you to start planning for it now.

One of the most important elements of retirement preparation is your retirement savings. While your lifetime monthly retirement benefit from Denver Employees Retirement Plan (DERP) is generous, it is designed to be supplemented by other sources, such as Social Security and personal savings or investments. *It is very important to begin saving as soon as you can, but it is never too late to start.* Many retirees in the United States have experienced, or are expecting to experience, a decline in their lifestyles due to diminished savings. You should not rely solely on the benefits you will receive from DERP and Social Security. You will have to save sufficiently to supplement these benefits for greater financial security. People are living longer than they used to. You will need to prepare financially for many years in retirement. A good way to get started is to analyze everything, from your current income to your health condition, to get an idea of how much more you will have to save for retirement. Further information may be found in the “Savings and Investment” section of this booklet.

Topics covered in this booklet range from savings, budgeting, and investments, to wills and how to decide where to live after you retire. There are many elements of retirement that you should take into consideration. Please keep in mind that this booklet is not intended to be the only source of information on this subject, and is not intended to be taken as specific tax or legal advice. However, this booklet, along with other sources, should place you well on your way to being prepared for your retirement.

SAVING AND BUDGETING: PREPARING FOR RETIREMENT AND BEYOND

SAVINGS AND INVESTMENTS

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It is best to start saving for your retirement as early as you can. It is possible that your years in retirement will be as or more expensive than your working years, simply because you will not be working, and may be more active. The amount you need to save depends on what kind of retirement lifestyle you wish to have. If you have plans to travel or to reside in an area with a higher cost of living, you will need to save more than if you wish to stay in the same place or move someplace where the cost of living is not as high.

The sooner you start saving and/or investing, the better. An individual will need about the same amount of their current income to maintain their current standard of living after retirement. Some costs will increase, and some will decrease, after you retire.

Costs that may decrease are:

- ◆ Mortgage payments (this expense can eventually be eliminated)
- ◆ Clothing
- ◆ Taxes
- ◆ Debt payments
- ◆ Transportation (to and from work)
- ◆ Savings and Investments (your need to save money may be lessened)

Costs that may increase are:

- ◆ Rent
- ◆ House upkeep
- ◆ Utilities
- ◆ Health insurance
- ◆ Auto/Home/Liability insurance
- ◆ Long-term-care insurance
- ◆ Vacation and travel expenses
- ◆ Recreation and entertainment

Remember, people are living longer than they used to. Now, 60-year-old American men are expected to live on average until the age of 85, and women until the age of 88. This may be an additional 20 years or more beyond your retirement date. You must plan to save enough to last for at least that amount of time.

Inflation is also an important factor in your financial planning. It can have a drastic impact on how much you will need after you retire. Expenses can nearly double within 20 years, at a current projected inflation rate of 3%. For example, a vehicle that costs \$25,000 now will cost approximately \$45,000 in 20 years. Your purchasing power would be cut almost in half in a span of 18 years. Taking the factors of life-span and inflation into account will be essential to your financial retirement planning.

It is easy to procrastinate when it comes to retirement savings. Why put money away now that you could be using for more immediate concerns? However, procrastination could result in eventual financial troubles. To overcome this, you must think ahead to your future. Plan things step by step. The more organized you are, the easier it will be for you to set up a plan and save for retirement.

The lifetime monthly benefit you will receive from the Denver Employees Retirement Plan will provide a part of your retirement income. You will need to acquire and save money from other sources as well. Social Security is one of these sources. IRAs, annuities, personal savings, and other investments can also supplement your retirement income.

The City offers a Deferred Compensation Plan with Nationwide to help you save for retirement. You can set aside pre-tax or post-tax money through payroll deductions. The Deferred Compensation Plan associates can help you select investments that meet your risk tolerance and financial objectives. They can be reached at: 1-833-268-7079 or you can view their website at: www.denver457.com

BUDGETING

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It is a good idea to set up a budget plan before *and* after you retire. A good budget will allow you to save for your retirement needs, and will help you to get the most from your savings after you are retired. A good budget plan will help you with the following:

- ◆ You will more easily gain financial security.
- ◆ You will know exactly how you are doing financially from month to month.
- ◆ It will be easier to save money for future investments or emergencies.

The Appendix in this booklet contains a “Budgeting Worksheet” on pages 19-24.

First, write down how much money you spend per month, and what you are spending it on. Think about your income, and how it relates to your expenses. Be sure to look ahead at future inflation adjustments that may need to be made. Also, think about any adjustments that may happen as a result of any life changes. Then, by category, set up your spending budget. When doing this, prioritize the following:

- ◆ Housing
- ◆ Food/Utilities
- ◆ Transportation
- ◆ Medical care
- ◆ Clothing
- ◆ Personal care
- ◆ Entertainment
- ◆ Education
- ◆ Other

Keep track of your spending, and try to cut expenses where you can:

- ◆ Do comparison shopping
- ◆ Go bargain hunting
- ◆ Eliminate or minimize debt
- ◆ Set up a separate account for unexpected and emergency expenses

When trying to cut back on expenses, determine the following factors:

- ◆ Is the service/product in question truly necessary or important at this time?
- ◆ Could you manage with a less expensive brand of the same product (generics/store brands)?
- ◆ Are you using more of the product/service than you need?
- ◆ Are you comparing prices and finding the best option?

Remember, the amount you receive from DERP will be a lifetime monthly benefit.

Although the governing Ordinance allows the Retirement Board to grant an increase to retirement benefits, there is no automatic Cost of Living Adjustment (COLA) as part of your benefit from DERP. It has been many years since DERP has had extra funds allowing the Retirement Board to grant a COLA, and DERP staff does not expect there will be extra funds for a COLA in the foreseeable future. It is therefore prudent to expect that the amount of your monthly benefit from DERP will not increase.

To help you with your budgeting, you may calculate an estimate of your DERP benefit by securely logging into the Member Self-Service Portal, which can be accessed at www.myderp.org. You may also call or email DERP to request that a Membership Services Representative calculate an estimate for you. DERP will need your name, last four digits of your Social Security number, and if applicable, your beneficiary's name and date of birth, in order to process your request.

LIFE AFTER RETIREMENT

WHERE TO LIVE AFTER RETIREMENT

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One of the many things you need to decide when you retire is where you are going to live. Many people decide to move closer to family and loved ones, while others choose to relocate to places they have always wanted to live, or that offer a great amount of recreation. Others remain where they currently live.

When you think about moving, there are many aspects of a location to take into account. The lifestyle you prefer to lead will be a large determining factor. Are you interested in living in an urban area or a resort community? Do you wish to remain close to family, friends, and familiar neighbors? These will all factor into your decision on a location. Also, find out what the cost of living is in the area you are considering. Will you be able to afford a life there on your retirement budget? Take a look at what the weather, the people, and the surrounding areas are like in the locations you are considering. Also, research what is involved with the process of selling your current home. You may decide that you wish to remain in the same place after all.

It is also recommended that you familiarize yourself with the tax laws of the area you consider moving to. Some states impose no tax on retirement income. Some states do. *For members who remain in Colorado after they retire:* Colorado law currently excludes from state taxation pension income up to \$24,000 per year for those age 65 and over. For those age 55 to 64, pension income up to \$20,000 per year is excluded.

WORKING AFTER RETIREMENT

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Many people view retirement as a well-deserved break from work. However, there are those who wish to keep working after they retire. Some may start a business of their own, go into consulting, or simply change their career to something that they've always wanted to pursue. It is a good way to stay active, and to earn some extra income. If you obtain employment after you retire, the additional income received may have an impact on your Social Security benefit and taxes. If you are receiving a retirement benefit from DERP, there are certain things to take into consideration if you wish to keep working:

- ◆ If you go back to work in a position with City and County of Denver benefits, working an average of 20 hours or more per week, or more than 1,000 hours per calendar year, your retirement benefit with DERP will be suspended for the period during which you are re-employed. However, while you are re-employed with the City, you will begin accruing credited service to be used in calculating a separate, additional retirement benefit. Your original retirement benefit, along with the separately calculated second retirement benefit, will be paid to you upon your subsequent separation from City employment.
- ◆ If you go back to work for an employer other than the City, it will not affect your DERP retirement benefit.
- ◆ If you have a Disability retirement through DERP and generate income at or above the “substantial gainful activity” amount, as defined by the Social Security Administration, your DERP benefit will be suspended and reviewed.

Your Social Security benefit may be reduced by your decision to go back to work. You should contact the Social Security Administration for an estimate of what your reduction would be. You can contact Social Security at: 1-800-772-1213 or visit their website at: www.ssa.gov.

VOLUNTEER WORK

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As an alternative to remaining employed after retirement, some people choose to do volunteer work. You can volunteer for almost anything, and it is easy to find volunteer opportunities to suit almost any interest.

- ◆ Volunteer with your favorite charity or non-profit organization
- ◆ Volunteer with children
- ◆ Volunteer to mentor a student
- ◆ Volunteer with animals
- ◆ Volunteer at the Airport, the Hospital, the Zoo, the Art Museum, or the Library
- ◆ Participate in a nature cleanup

Research and see what volunteer opportunities are available. Websites and local media often list organizations that need volunteers. You can also talk to friends and neighbors, or speak with your local social, civic, religious, or political group. They may have suggestions, or they can refer you to places that are in need of volunteers.

Volunteering is a great way to gain new experiences and contribute to the community.

RECREATION



When you retire, you will have the time and the chance to do things that you have always wanted to do. Recreation centers offer a great variety of activities and classes. They offer anything from calligraphy and ceramics, to dancing and weekly book clubs. There are many recreation centers in Denver and the surrounding suburbs. Contact the one nearest you and find out what they are offering. There are also many parks in Denver, not to mention the natural attractions elsewhere in Colorado—from Rocky Mountain National Park to the Great Sand Dunes.

There is a list of local recreation centers on pages 30-31 in the Appendix of this booklet.

GOING BACK TO SCHOOL



Many retirees decide to go back to school once they retire. You can take classes to further your education, or to simply pursue an interest that you have always had. Some people go to take a cultural class, such as art, music, or history. Others go for practical reasons, to learn how to prepare tax returns, manage their finances, or repair their own vehicles. You could also pursue a hobby, such as ceramics, scrapbooking, and sewing to name a few.

There is some Community College contact information on page 29 in the Appendix of this booklet. The internet is also a great tool to search for schools, volunteer opportunities, etc.

WILLS AND TRUSTS

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An important part of the overall process of financial planning (along with budgeting, taxes, insurance, and retirement planning), should be the writing or updating of your will or trust. Individuals who have children who are minors are definitely encouraged to set up a will or trust. However, it is suggested that everyone should have one. Even if you have your own intended plans for your funds and property, it is better to have legal enforcement behind it in order to avoid distribution or probate issues after your death.

If you decide to simply write down your wishes yourself and not legalize them, it could cause conflict and confusion for the people you have left behind. At the very least, it is wise to establish who the representative of your will or trust will be. This person would be the one to take charge of the many different tasks that need to be done. You have the option of writing a will or trust yourself, or working with an attorney to create one. It is highly recommended that you work with an attorney, even if it is just for a consultation or to ask questions.

A will or trust is a legal statement of your final expression of wishes. This document needs to be set up so that the court legally accepts it. Matters that need to be considered when creating your will or trust are:

- ◆ Funeral arrangements and associated costs
- ◆ Bills
- ◆ Personal business
- ◆ Taxes
- ◆ Vacating of dwelling
- ◆ Organization and distribution of property

Once you have a will or trust, you may need to make changes to it if:

- ◆ You change your mind about your beneficiaries
- ◆ Your chosen Executor/Executrix dies or is no longer in a position to be a representative
- ◆ There are major changes in your family (divorces, remarriages, deaths)
- ◆ There are changes in your finances
- ◆ There are changes in your assets
- ◆ The needs of your beneficiaries change
- ◆ If you move to another state or country

Another document to take into consideration is a living will. It is never too early to make a living will. It is wise to have your affairs in order, and to have your healthcare wishes established. That way, if you are ever in an accident, or become suddenly ill, your family and your doctors will know how you wish to be taken care of.

Again, it is recommended that you work with an attorney to create this document. Think of the information that people will need to know if there is ever a time when you would be unable to express your wishes yourself. Some things to take into consideration when you are writing a living will are:

- ◆ Cardiac resuscitation
- ◆ Mechanical respiration
- ◆ Antibiotics
- ◆ Artificial nutrition
- ◆ Artificial hydration
- ◆ Pain medication
- ◆ Oxygen therapy
- ◆ Comfort measures
- ◆ “Do Not Resuscitate” orders

You may also wish to establish both a Medical and Financial Power of Attorney. This is the person (or persons) you would trust to make medical and healthcare decisions for you if you were to become unable to do so yourself. Also, the person given your Power of Attorney can be the person able to interpret your living will, if necessary. Become educated on the laws of the state in which you reside. Some laws will differ from state to state. Contact an attorney to go over the details of creating your will or trust.

Please see the last page of this booklet for a one-page summary you can complete and give to others, titled “Where to Find My Important Papers.”

Helpful Websites for Living Will Information:

<https://www.legacywriter.com>

<https://www.usacpr.net> (U.S. Advance Care Plan Registry, Powered by U.S. Living Will Registry)

<https://www.legalzoom.com>

<https://www.cobar.org>

DENVER EMPLOYEES RETIREMENT PLAN

RETIREMENT PROCESS

FREQUENTLY ASKED QUESTIONS

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WHAT ARE THE REQUIREMENTS FOR RETIREMENT?

A normal retirement becomes effective the first day of any month after the vested member reaches age 65 and separates employment from the City/DHHA. *Please refer to the Retirement Handbook for specific information.*

Normal Retirement - Rule-of-75

For members hired *prior* to July 1, 2011, the Rule-of-75 enables a member to retire as early as age 55, without a benefit reduction, provided the combined credited service and age at separation equals or exceeds the sum of 75.

Early Retirement for members hired *prior* to July 1, 2011

A member may retire early upon reaching age 55 with a minimum of five years credited service. The Early Retirement benefit is determined in accordance with a calculation based on credited service to the early retirement date and reduced by 3% per year for each year under age 65. For example, retirement at age 55 would mean a 30% reduction in the lifetime retirement benefit.

Normal Retirement - Rule-of-85

For members hired *on or after* July 1, 2011, the Rule-of-85 enables a member to retire as early as age 60, without a benefit reduction, provided the combined credited service and age at separation equals or exceeds the sum of 85.

Early Retirement for members hired *on or after* July 1, 2011

A member may retire early upon reaching age 60 with a minimum of five years credited service. The Early Retirement benefit is determined in accordance with a calculation based on credited service to the early retirement date and reduced by 6% per year for each year under age 65. For example, retirement at age 60 would mean a 30% reduction in the lifetime retirement benefit.

WHEN DO I NEED TO NOTIFY MY EMPLOYER?

Submit your written notification of your intent to retire to your supervisor, the Office of Human Resources (OHR) or your designated HR Representative, and DERP 60 to 90 days prior to your retirement date. (If you are a DHHA employee, please provide this notification to the DHHA benefits department instead of OHR.) In your notification, specifically state the reason for your separation is retirement and specify the last day that you will work. Securely login to DERP's Member Self-Service Portal, www.myderp.org, and initiate your retirement application. After DERP has received your intent to retire, you will be contacted about scheduling an appointment to finalize your retirement paperwork and provided a list of required documents that DERP needs for your retirement file.

If you will be eligible for Medicare immediately upon retirement, contact the Social Security Administration 90 days prior to your selected retirement date to sign up for Medicare Parts A and B. You must have Medicare parts A and B in order to enroll in health insurance offered by DERP.

WHEN WILL MY RETIREMENT BENEFIT START?

Your benefit will become effective on the first of the month after you have separated from employment and DERP has received your completed retirement application and all other required documentation. The benefit is paid by direct deposit to your bank account on the first business day of each month. This is a lifetime monthly retirement benefit.

If your completed retirement documents are received by the 15th of the month prior to your effective retirement date, you will receive your first benefit on your effective date of retirement. If your documents are received after the 15th, you will receive your first benefit combined with your second benefit, via direct deposit, the following month. Subsequent retirement benefits will be directly deposited in your bank account on the first business day of each month.

HOW LONG WILL MY RETIREMENT BENEFIT LAST?

Denver Employees Retirement Plan is a defined benefit retirement plan. **You are guaranteed a monthly retirement benefit for the rest of your life.**

HOW IS MY BENEFIT CALCULATED?

For active members employed by the City/DHHA prior to September 1, 2004, the retirement benefit calculation is 2% of the member's average monthly salary (AMS) (based upon the highest 36 consecutive months' salary that the member earns from the employer) times years and months of credited service. For members who were originally hired or re-hired on or after September 1, 2004, the retirement benefit is based on 1.5% of the average monthly salary times years and months of credited service. For members hired on or after July 1, 2011, the benefit calculation is 1.5% of the average monthly salary (based on the highest 60 consecutive months' salary) times years and months of credited service.

IS MY RETIREMENT BENEFIT TAXABLE?

Yes. Your retirement benefit is taxable. DERP has withholding tables from the IRS which can be used to estimate tax withholdings. Consult a tax advisor to determine your correct withholding amount as DERP staff cannot provide tax counseling. You can change your withholding amount at any time.

Currently, Colorado excludes from state income tax, pension income up to \$24,000 per year for those over age 65 and up to \$20,000 per year for those age 55 to 64. DERP cannot withhold state taxes for any state other than Colorado.

DOES DERP OFFER HEALTH INSURANCE?

Yes. If you are not yet eligible for Medicare, DERP offers the same carriers and plans that the City and DHHA use. If you are Medicare eligible, you must have Medicare Parts A (Hospital Coverage) and B (Medical Coverage) and enroll in a Medicare Advantage Plan. There are several Medicare Advantage plans available to choose from. DERP also offers dental and vision insurance. DERP contributes money toward your health insurance through an Insurance Premium Reduction Benefit based on years of service, and Medicare eligibility status.

HOW MUCH SOCIAL SECURITY WILL I GET?

For help deciding when to begin drawing Social Security benefits, use the on-line retirement planner at www.ssa.gov.

Social Security annually calculates a statement of benefits for those age 60 and over. Anyone can get an estimate of Social Security benefits by going to www.ssa.gov. If you are age 62 (the earliest age you can draw Social Security benefits) or older, contact Social Security (1-800-772-1213) three months prior to retirement for an appointment. You can get answers to your Medicare questions by calling Medicare (1-800-633-4227).

DOES SOCIAL SECURITY HAVE RESTRICTIONS ON EARNINGS?

Post-retirement Social Security earnings restrictions can be obtained by contacting the Social Security Administration (1-800-772-1213). You can also visit them online at www.ssa.gov.

WHAT IS DERP'S DEATH BENEFIT?

If you retire directly from active employment you may have a lump sum death benefit from DERP. If you are vested and retire with a Normal, Rule-of-75, or Rule-of-85 Retirement, you are eligible for \$5,000, which can also be taken before your death in 50 or 100 equal installments. If you have an Early Retirement and were hired prior to July 1, 2011, your death benefit will be reduced by \$250 a year for each year you are under age 65 at retirement. If you have an Early Retirement and were hired on or after July 1, 2011, your death benefit will be reduced by \$500 a year for each year you are under 65 at retirement. Any amount remaining at the time of your death will be paid to your named beneficiary.

HOW DO I KNOW IF I SHOULD SELECT A JOINT AND SURVIVOR BENEFIT?

You will be given the option of choosing the Maximum option or a Joint and Survivor option when you retire. It is important that you review your options carefully.

If you elect a Joint and Survivor option, you will receive a reduced lifetime monthly benefit in order to provide a lifetime monthly benefit for a beneficiary, usually your spouse. All benefits are calculated on the assumed mortality rate of the member and beneficiary based on their respective ages upon retirement. Since the benefit will cover two lifetimes, the benefit is reduced. If you are married, your spouse must be the designated beneficiary unless he or she formally forfeits these rights and consents to the designation of another beneficiary. If you are not married, you may name any one person as your beneficiary. If the beneficiary should predecease you, your benefit will be increased to the Maximum option as if no Joint and Survivor option had been elected. **Once retirement benefits begin, neither this option nor the named beneficiary can be changed.**

You can select a 100%, 75%, or 50% Joint and Survivor option. The 100% option gives your beneficiary the same (reduced) monthly benefit that you had prior to death, or 100% of your benefit. The 75% option would give your beneficiary 75% of your monthly benefit upon your death. The 50% option would give your beneficiary one half of your monthly benefit upon your death. The 50% option reduces your benefit the least. DERP will calculate your Joint and Survivor options for you.

All Joint and Survivor options give your named beneficiary a lifetime monthly retirement benefit upon your death. Any benefit payment to your named beneficiary will terminate upon the beneficiary's death. Your beneficiary may also be eligible for medical, dental, and vision insurance through DERP's group insurance and may also be eligible to receive the Insurance Premium Reduction Benefit.

Should you take the Joint and Survivor option? This is a personal decision. You may want to consider the following:

- ◆ Will my spouse need the continuation of my DERP benefit when I die?
- ◆ Do I have enough income-producing assets or life insurance to provide future financial security for my beneficiary without my DERP retirement benefit after I die?
- ◆ How much will my DERP retirement benefit be reduced if I take the Joint and Survivor option?
- ◆ What is your family health history? You and your spouse may not follow your family genetics but it *can* influence your life expectancy.
- ◆ Request an estimate to see what reduction is taken for each level of Joint and Survivor benefit: 100%, 75% and 50%
- ◆ Assess other assets to provide income for your beneficiary upon your death
- ◆ Research additional income for your beneficiary that may be provided in a different way for less money. For example, get information about your life insurance options.
- ◆ If your beneficiary should predecease you, your benefit would “pop-up” to your original unreduced benefit.
- ◆ Your Joint and Survivor beneficiary, if your spouse, is eligible for group medical, dental, and vision insurance upon your death, usually with your Insurance Premium Reduction Benefit.
- ◆ Your beneficiary designation and benefit option chosen at retirement is irrevocable.

DERP staff can give you information on your Joint and Survivor benefits. However, you may also want to talk to your attorney, accountant, or financial advisor.

Once you have made your decision, you will know that you have taken all reasonable precautions to protect yourself and your family. After you sign your retirement paperwork and select a Joint and Survivor option, the decision will be irrevocable. Neither the option nor named beneficiary can be changed after you receive your first benefit.

WHAT HAPPENS IF I RETURN TO WORK FOR THE CITY AND COUNTY OF DENVER?

If a retiring member is considering resuming employment with the City after commencement of DERP retirement payments, in order for DERP payments to not be interrupted:

1. The member must be separated from employment and not receive any monies from the covered employer, including any payment for accrued vacation and sick leave, for a minimum of 30 days and
2. The member cannot work more than 1,000 hours in any calendar year after the initial date of re-employment.

If a member does not wait at least the minimum amount of time before resuming employment, or works over 1,000 hours in a calendar year, DERP retirement benefits will be suspended and the member shall be considered re-employed with the City in a DERP-benefitted position. The employee will be required to make the applicable employee contributions to DERP and receive additional credited service until the member separates from employment again. At that time, the member’s initial retirement benefit will resume. The member will be required to apply for a new retirement benefit to be calculated based upon the new service and earnings accrued during the re-employment period. This new benefit will be paid in addition to the previously calculated benefit.



Denver Employees Retirement Plan
777 Pearl Street
Denver, Colorado 80203
Ph. - 303/839-5419
Fax - 303/839-9525
www.derp.org
www.myderp.org
mbrsvs@derp.org

Retirement Checklist

INITIAL DECISION – APPROXIMATELY 90 DAYS PRIOR TO RETIREMENT

- Request an estimate from DERP of your Maximum and, if applicable, Joint and Survivor benefits. To have your estimated payout of sick and vacation/PTO accrual included, provide DERP the gross amount of your payout or your current hours accrued and hourly rate of pay, if applicable.
- If you are a participant in the City's 457(b) Deferred Compensation Plan, contact the administrator of the 457(b) DCP for information on potentially reducing the taxes on your sick and vacation payout, discussing investments during retirement, and developing a post-retirement budget.
- Contact the Social Security Administration, if applicable, to begin the process of receiving benefits and/or to enroll in Medicare (if you are age 65 or older or Medicare-eligible).
- Submit your written notification of intent to retire to your supervisor, the Office of Human Resources (OHR) or your designated HR representative, and DERP. (If you are a Denver Health Authority employee, please provide this notification to the DHHA Benefits Department.) Specifically indicate your last day as an employee and state the reason for separation is **retirement**. OHR, your HR Representative, or DHHA Benefits will provide information to you regarding termination of your employee benefits, such as health insurance, life insurance, HSA, RTD passes, and parking passes.
- Securely login to the DERP Member Self-Service Portal (www.myderp.org), and click on the link titled, '**Retirement Application**'. Complete all seven steps of the online Retirement Application, and submit.
- Soon after DERP has received your intent to retire and the submitted online Retirement Application, you will be contacted with the remaining application pages that require your physical signature in the presence of a Notary. A specific list of the required supporting documents will also be provided. If preferred, you may contact DERP to schedule an appointment to complete your paperwork in person. If DERP is not notified of your retirement at least 30 days in advance, the first benefit check cannot be guaranteed for payment on the effective date of retirement.

RETIREMENT DECISIONS

- Benefit Options:
 - **Maximum Lifetime Benefit** – Terminates upon death with no ongoing benefit for a beneficiary. If married, the spouse must sign a consent form, waiving his/her rights to your benefit.
 - **Joint and Survivor Benefit** – The Maximum Benefit is actuarially reduced, based upon the ages of the member and beneficiary. This allows for the beneficiary to receive a monthly, lifetime benefit upon the member's death. Joint and Survivor benefits are

available in a 100%, 75%, or 50% option. If married, the spouse must be the beneficiary or sign a consent form, waiving his/her rights to the benefit. (see **Documents Required to Process Your Retirement**)

- **Beneficiary Information:**
 - Name, date of birth, Social Security number, and current address are required.
 - If electing a Joint and Survivor option for a beneficiary, appropriate documentation must be provided to DERP to verify the beneficiary's date of birth (see **Documents Required to Process Your Retirement**)

- **Tax Withholding:**
 - Retirement benefits paid from DERP are considered taxable income and are reported to the IRS and the State of Colorado.
 - For members under age 65, the state of Colorado exempts the first \$20,000 of retirement income.
 - For members age 65 or over, the state of Colorado exempts the first \$24,000 of retirement income.
 - Federal and Colorado state tax can be withheld based on exemption status, designated dollar amount, or a fixed percentage.
 - DERP staff cannot provide tax advice. Please contact a tax professional if assistance is needed.

- **Lump-Sum Death Benefit:**
 - Normal, Rule-of-75, Rule-of-85, or Disability retirement after age 65: \$5,000
 - Early retirement (hired prior to July 1, 2011): Reduced by \$250 for every year under the age of 65
 - Early retirement (hired on or after July 1, 2011): Reduced by \$500 for every year under the age of 65
 - Deferred retirement: Not eligible
 - Beneficiary name, date of birth, Social Security number, and current address is required.
 - The non-interest bearing amount will remain on file with DERP and paid out to your designated beneficiary in one lump-sum upon your death, **-OR-**
 - Withdrawal Options Available:
 - Can be paid to the member in either 100 or 50 equal monthly payments to be paid in addition to the monthly retirement benefit.
 - The death benefit is taxable income.
 - Federal and Colorado state tax can be withheld if desired.

- **Health, Dental, and Vision Insurance:**
 - Review current options and costs and determine the Insurance Premium Reduction Benefit (DERP's contribution toward the group insurance enrolled in with DERP).
 - Members who are not yet Medicare-eligible: Years of credited service multiplied by \$12.50.
 - Medicare-eligible members: Years of credited service multiplied by \$6.25.
 - Eligible spouse and dependents may be enrolled.
 - Name, date of birth, and Social Security number is required for each dependent, in addition to dependent verification documentation (see **Documents Required to Process Your Retirement**)

DOCUMENTS REQUIRED TO PROCESS YOUR RETIREMENT

- Proof of Date of Birth:
 - For the member and, if applicable, the Joint and Survivor beneficiary. A certified birth certificate issued by the state, city, or county, valid passport, baptismal certificate (clearly showing date of birth), or military discharge papers will be accepted. A birth registration, driver's license, or hospital-issued birth certificate are not acceptable documents.
- Consent of Spouse:
 - If married and taking the Maximum lifetime benefit or naming an alternate Joint and Survivor beneficiary.
- Direct Deposit Information:
 - A voided check or a letter from the bank that verifies the routing and account numbers. Deposit slips cannot be accepted.
- Social Security Estimate or Award Letter:
 - If hired prior to July 1, 2011, a copy of the most recent estimate of benefits from the Social Security Administration (SSA) or a copy of the original Letter of Award from SSA showing the original entitlement date and amount of benefit. Members can get a current estimate from the SSA by going to www.ssa.gov.
- Spouse/Dependent Verification:
 - Spousal Verification – A marriage certificate, common law affidavit, or first page of the most current federal tax return will be accepted.
 - Dependent Child Verification – A certified birth certificate issued by the state, city, or county, Guardianship paperwork, or adoption paperwork will be accepted.
- Proof of Medicare Parts A & B:
 - If a member, spouse, or child is Medicare-eligible, DERP must obtain a copy of the Medicare card or Medicare Entitlement Letter of Award for the participant.
- Divorce Decree / Death Certificate:
 - If previously married while employed with the City and County of Denver/DHHA, the appropriate documentation is required.

CONTACT INFORMATION FOR INTENT TO RETIRE NOTIFICATION

- Denver Employees Retirement Plan**
 - Phone: (303) 839-5419
 - Fax: (303) 839-9525
 - Email: mbrsvs@derp.org
 - Member Self-Service Portal : www.myderp.org
- City and County of Denver, Office of Human Resources**
 - Phone: (720) 913-5751
 - Email: Benefits@denvergov.org
- Denver Health and Hospital Authority, Benefits**
 - Phone: (303) 602-7000
 - Email: Benefits@dhha.org

SUMMARY OF RETIREMENT FACTS

- √ Retirement benefits are paid on the first business day of the month, for that month.
- √ This is a defined benefit plan. You will receive your retirement benefit through the month of your death. If you choose a Joint and Survivor beneficiary, his or her benefit will start the month after your death and last for their lifetime.
- √ A member whose retirement application and required documentation are received by the 15th of the month prior to the effective retirement date will receive the first retirement benefit on the first business day of the month of the effective retirement date.
- √ A member whose retirement application and required documentation are received after the 15th will receive the first retirement benefit combined with the second benefit on the first business day of the following month.
- √ Once the retirement benefit begins, neither the benefit option nor the Joint and Survivor beneficiary can be changed.
- √ Your retirement benefit is taxable. Consult a tax advisor to determine the right withholding amount.
- √ Medicare-eligible members should contact Social Security at 1-800-772-1213 at least three months prior to retirement. Medicare-eligible members must have Medicare Parts A and B to enroll in medical insurance offered by the Plan.

APPENDIX

BUDGETING WORKSHEET

This worksheet should help you get started on a budget plan by allowing you to write down and then see your income, what you spend your income on, and how much you will need after you retire. Simply fill out the spaces that apply to you.

ASSETS AND LIFE INSURANCE

	Yourself	Spouse	Combined
Liquid Assets			
Cash/Checking Accounts	\$ _____	\$ _____	\$ _____
Savings Accounts	_____	_____	_____
DROP Account Balance	_____	_____	_____
Deferred Comp/IRA/401(k)	_____	_____	_____
Money Market Accounts	_____	_____	_____
Certificates of Deposit	_____	_____	_____
U.S. Treasury Notes	_____	_____	_____
U.S. Savings Bonds	_____	_____	_____
Brokerage Accounts	_____	_____	_____
Other	_____	_____	_____
Total Liquid Assets	\$ _____	\$ _____	\$ _____
Marketable Investments			
Stocks	\$ _____	\$ _____	\$ _____
Bonds (corporate, municipal)	_____	_____	_____
Mutual Funds	_____	_____	_____
Other	_____	_____	_____
Total Marketable Investments	\$ _____	\$ _____	\$ _____
Nonincome-Producing Assets (Possible Cash Conversions)			
Residence (net of mortgage)	\$ _____	\$ _____	\$ _____
Other Real Estate (net of mortgage)	_____	_____	_____
Sale of Business Interest	_____	_____	_____
Expected Inheritances	_____	_____	_____
Collections:	_____	_____	_____
Stamp	_____	_____	_____
Antique	_____	_____	_____
Coin	_____	_____	_____
Art	_____	_____	_____
Other	_____	_____	_____
Total	\$ _____	\$ _____	\$ _____

BUDGETING WORKSHEET

Life Insurance Policies

Insurance Company	Policy #	Beneficiary	Amount
_____	_____	_____	\$ _____
_____	_____	_____	_____
_____	_____	_____	_____
_____	_____	_____	_____
Total Amount			\$ _____

CURRENT ANNUAL SPENDABLE INCOME

	Yourself	Spouse	Combined
A. Annual Income			
Salary (including overtime/bonuses)	\$ _____	\$ _____	\$ _____
Dividends	_____	_____	_____
Interest	_____	_____	_____
Business Income	_____	_____	_____
Rental Income	_____	_____	_____
Other Income	_____	_____	_____
Total Income	\$ _____	\$ _____	\$ _____
B. Annual Taxes on Income			
Federal Income Taxes	\$ _____	\$ _____	\$ _____
Social Security Taxes	_____	_____	_____
State Income Taxes	_____	_____	_____
Total Taxes on Income	\$ _____	\$ _____	\$ _____
Spendable Annual Income (A - B)	\$ _____	\$ _____	\$ _____

BUDGETING WORKSHEET

PROJECTED ANNUAL RETIREMENT SPENDABLE INCOME

	Yourself	Spouse	Combined
A. Annual Income			
Social Security	\$ _____	\$ _____	\$ _____
DERP Retirement Benefit	_____	_____	_____
Other Pension Plans	_____	_____	_____
Deferred Comp/IRA/401(k)	_____	_____	_____
Profit Sharing	_____	_____	_____
Private Annuity	_____	_____	_____
Dividends	_____	_____	_____
Interest	_____	_____	_____
Business Income	_____	_____	_____
Rental Income	_____	_____	_____
Salary <i>(if you or your spouse continue to work after retirement)</i>	_____	_____	_____
Other Income	_____	_____	_____
Total Estimated Annual Income	\$ _____	\$ _____	\$ _____
B. Annual Taxes on Income			
Federal Income Taxes	\$ _____	\$ _____	\$ _____
Social Security Taxes (if salary is earned)	_____	_____	_____
State Income Taxes	_____	_____	_____
Total Taxes on Income	\$ _____	\$ _____	\$ _____
Spendable Annual Retirement Income (A - B)	\$ _____	\$ _____	\$ _____

ANNUAL DISBURSEMENTS

	Now	After Retirement
Shelter		
Mortgage	\$ _____	\$ _____
Rent	_____	_____
Property Taxes	_____	_____
Homeowner's or Tenant's Insurance	_____	_____
Repairs and Maintenance	_____	_____
Other	_____	_____
Total Shelter	\$ _____	\$ _____
House Operations		
Gas, Electricity, Internet	\$ _____	\$ _____
Water	_____	_____
Telephones	_____	_____
Yard	_____	_____
Total House Operations	\$ _____	\$ _____
Household Expenses		
Food	\$ _____	\$ _____
Laundry and Dry Cleaning	_____	_____
Installment Payments (credit cards, etc.)	_____	_____
Other	_____	_____
Total Household Expenses	\$ _____	\$ _____
Personal Expenses		
Clothing	\$ _____	\$ _____
Personal Grooming (barber, cosmetics, etc.)	_____	_____
Other	_____	_____
Total Personal Expenses	\$ _____	\$ _____
Transportation		
Gas and Oil	\$ _____	\$ _____
Repairs and Maintenance	_____	_____
Auto Insurance	_____	_____
Monthly Payment (Vehicles)	_____	_____
Registration and License	_____	_____
Other (garage, bus, taxi, etc.)	_____	_____
Total Transportation	\$ _____	\$ _____

BUDGETING WORKSHEET

ANNUAL DISBURSEMENTS, CONTINUED

	Now	After Retirement
Recreation		
Entertainment	\$ _____	\$ _____
Eating/Drinking Out	_____	_____
Fitness	_____	_____
TV	_____	_____
Other	_____	_____
Total Recreation	\$ _____	\$ _____
Medical (not reimbursed by insurance)		
Health Insurance	_____	_____
Doctors	_____	_____
Dentists	_____	_____
Prescriptions	_____	_____
Other	_____	_____
Total Medical	\$ _____	\$ _____
Contributions		
Religious	_____	_____
Charity	_____	_____
Other	_____	_____
Total Contributions	\$ _____	\$ _____
Miscellaneous		
Life Insurance Premiums	_____	_____
Gifts	_____	_____
Vacations	_____	_____
Newspapers and Subscriptions	_____	_____
Education and Self-Improvement	_____	_____
Loan Repayments and other Interest	_____	_____
Other	_____	_____
Total Miscellaneous	\$ _____	\$ _____
	\$ _____	\$ _____
Subtotal Ordinary Living Expenses		

ANNUAL DISBURSEMENTS, CONTINUED

	Now	After Retirement
Work Related Expenses		
Clothing	\$ _____	\$ _____
Lunches	_____	_____
Transportation	_____	_____
Other	_____	_____
Total Work Related Expenses	\$ _____	\$ _____
Capital Expenses	\$ _____	\$ _____
Extraordinary Expenses	\$ _____	\$ _____
Savings and Investments		
Contributions to Savings (bank account, bonds, etc.)	\$ _____	\$ _____
Contributions to Investments	_____	_____
Contributions to Pension, Deferred Compensation, Profit-Sharing, or Other Savings Plans	_____	_____
Other	_____	_____
Total Savings and Investments	\$ _____	\$ _____
Total Annual Disbursements	\$ _____	\$ _____

REFERENCES FOR FURTHER INFORMATION



RETIREMENT

Denver Employees Retirement Plan (DERP)

777 Pearl Street
Denver, CO 80203
303-839-5419
www.derp.org
www.myderp.org

Social Security

1-800-772-1213
www.ssa.gov

Employee Benefits Security Administration

U.S. Department of Labor
200 Constitution Avenue NW
Washington, DC 20210
1-866-487-2365
<https://www.dol.gov/agencies/ebsa>

EBSA can provide more information on saving and making investments for retirement.

Books:

How to Make Your Money Last - The Indispensable Retirement Guide

Author: Jane Bryant Quinn
Publisher : Simon and Schuster

Contains worksheets and checklists for investing and budgeting.

How to Retire Happy

Author: Stan Hinden
Publisher: McGraw Hill Professional

How Much is Enough?

Author: Diane McCurdy, CFP
Publisher: Wiley

The New Retirementality: Planning Your Life and Living Your Dreams...at Any Age You Want

Author: Mitch Anthony

Publisher : Dearborn Trade Publishing

Contains information on investing and saving for retirement, as well as providing alternatives to full-time retirement.

Magazines:

“Kiplinger’s Personal Finance Magazine”

Contains articles about investing, taxes, and retirement planning.

“Money Magazine” and “Smart Money Magazine”

Both contain articles on current financial matters, and have a good focus on retirement.

Internet:

www.choosetosave.org/asec

The site for the American Savings Education Council.

Provides calculators and information on savings for all age groups.

www.fpanet.org

The site for the Financial Planning Organization. This provides a directory of Certified Financial Planners, searchable by area.

<https://www.investor.gov/>

Provides information about investment.

TAXES

Books:

Tax Facts

National Underwriter, Cincinnati, Ohio. A source of information on taxation of employee benefits, particularly retirement plans.

Internet:

www.irs.gov

Internal Revenue Service provides information on federal income taxes.

CHANGING CAREERS AFTER RETIREMENT

What Color is Your Parachute? A Practical Manual for Job Hunters and Career Changers

Author: Richard Bolles

This is a guide for people who wish to change careers. Includes information on useful Internet websites, on how to select a career counselor, and more.

LIVING WILLS

Internet:

<https://www.legacywriter.com/livingwill2.asp>

<https://www.usacpr.net/>

MISC./GENERAL INFORMATION

Books:

How to Retire Happy Wild and Free - Retirement Wisdom That You Won't Get From Your Financial Advisor

by Ernie J. Zelinski

Unbelievably Good Deals and Great Adventures That You Absolutely Can't Get Unless You're Over 50. The McGraw Hill Companies. Contains information on savings and great deals for travelers age 50 and up.

by Joan Rattner Heilman

ORGANIZATIONS

Colorado Division of Aging & Adult Services in Denver, CO

1575 Sherman Street, 10th Floor

Denver, CO 80203

303-866-2800

www.agingcare.com (search for your *city and state*)

Contact about governmental programs that provide assistance to older citizens.

AARP: American Association of Retired Persons

601 E Street N.W.

Washington, D.C. 20049

1-888-687-2277 (Toll-Free Nationwide)

1+202-434-3525 (International Calls)

www.aarp.org

City and County of Denver: Commission on Aging

201 West Colfax Avenue, Dept 1102

Denver, CO 80202

720-913-8456

www.denvergov.org/aging

Serves the older adult population of Denver.

LOCAL COMMUNITY COLLEGES

Arapahoe Community College

5900 South Santa Fe Drive

Littleton, CO 80120

303-797-4222

<https://www.arapahoe.edu/>

Community College of Denver

Auraria Campus

1111 West Colfax Avenue

Denver, CO 80204

303-556-2600 (Main)

<https://www.ccd.edu/>

Red Rocks Community College

<https://www.rrcc.edu/>

Lakewood Campus

13300 West 6th Avenue

Lakewood, CO 80228

303-914-6600

Arvada Campus

10280 W. 55th Avenue

Arvada, CO 80002

303-914-6010

Front Range Community College

<https://www.frontrange.edu/>

Boulder County Campus
2190 Miller Drive
Longmont, CO 80501
303-678-3722

Brighton Campus
1850 E. Egbert St., Suite 100
Brighton, CO 80601
303-404-5099

Larimer Campus
4616 S. Shields Street
Fort Collins, CO 80526
970-226-2500

Westminster Campus
3645 West 112th Avenue
Westminster, CO 80031
303-404-5000

SENIOR SERVICES/RECREATION CENTERS

Adams County

Aurora Center for Active Adults 303-739-7950

Commerce City Senior Center 303-289-3720

Eagle View Adult Center (formerly Brighton Senior Center) 303-655-2075

Northglenn Senior Citizens Center 303-450-8801

Salvation Army-West Adams 303-428-6430 (provides services to senior citizens)

Senior Hub 303-426-4408 (provides services to senior citizens)

Thornton Senior Center 303-255-7850

Westminster Community Senior Center 303-426-4310

Arapahoe County

Aurora Center for Active Adults 303-739-7950

Buck Community Recreation/Senior Center 303-794-9216

Malley Senior Recreation Center 303-762-2660

Broomfield, City and County of

Broomfield Community Center 303-464-5526

Clear Creek County

Project Support Senior Center 303-567-2382

SENIOR SERVICES/RECREATION CENTERS

Denver, City and County of *

Athmar Recreation Center 303-937-4600

Cook Park Recreation Center 720-865-0610

Southwest Improvement Council 303-934-2181

Zion Senior Center 303-333-5746

Douglas County

Castle Rock Senior Center 303-688-9498

Parker Senior Center 303-841-5370

Gilpin County

Gilpin County Human Services 303-582-5444

Jefferson County

Buchanan Community Center 720-880-1100

Clements Community Center 303-987-4820

Foothills Park and Recreation District (Senior Programs) 303-409-2264

Golden Community Center (Front Porch) 303-384-8130

Mountain Services (Evergreen) 303-838-7552

North Jeffco Community Recreation Center 303-425-9583

Seniors' Resource Center (Evergreen) 303-674-2843

Wheat Ridge Active Adult Community Center 303-205-7500

Wulf Recreation Center 720-880-1200

**For a list of all Recreation Centers in Denver, please visit www.denvergov.org*

785 Market Street, Suite 750
San Francisco, CA 94103
Toll Free: 800.445.8106 | Office: 415.434.3388
Fax: 415.434.3508 | Email: info@caregiver.org
Website: www.caregiver.org

WHERE TO FIND MY IMPORTANT PAPERS

Name: _____ Social Security #: _____

Spouse/Partner name: _____ Social Security #: _____

Address: _____

Date prepared: _____ Copies given to: _____

My valuable papers are stored in these LOCATIONS (address or where to look):

A: Residence: _____

B: Safe Deposit Box: _____

C: Other: _____

ITEM	LOCATION			ITEM	LOCATION		
	A	B	C		A	B	C
My will (original)	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	Retirement papers	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Advance Health Directive/Living Will	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	Retirement accounts (IRA, 401K, etc.)	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Power of Attorney — healthcare	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	Funeral arrangements	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Power of Attorney — finance	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	Titles and deeds	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Spouse's/partner's will (original)	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	Notes (mortgages)	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Safe combination	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	List of stored and loaned items	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Trust agreement	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	Auto ownership records	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Life insurance policy(s)	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	Birth certificate	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Health insurance policy(s)	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	Military/veteran's papers	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Long-term care insurance	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	Marriage certificate	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Car insurance policy	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	Children's birth certificates	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Homeowner/rental policy	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	Divorce/separation records	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Employment contracts	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	Passwords (computer, cell phone, etc.)	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Partnership agreements	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	Safe deposit box key	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
List of checking, savings account	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	Other _____	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
List of credit cards and numbers	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	_____	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
List of important friends/neighbors	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	_____	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

Emergency contact: _____

Doctor(s): _____

Clergy: _____

Attorney: _____

Accountant: _____

Insurance agent/policy #(s): _____

Other contacts: _____

This publication is for informational and educational purposes only. The Denver Employees Retirement Plan (“DERP”) and its administration of the Plan is governed by the Revised Municipal Code of the City and County of Denver, as well as the Internal Revenue Code and its rules and regulations which are complex and subject to change. Though the information and explanations contained in this publication are based on the pertinent laws in effect as of this date, it cannot be relied on as legal authority, and any conflict or inconsistencies between it and the governing laws are resolved and controlled by those governing laws. DERP makes no guarantees pertaining to the information contained within it.

DENVER EMPLOYEES RETIREMENT PLAN

**777 PEARL STREET
DENVER, CO 80203
(303) 839-5419**

WWW.DERP.ORG

WWW.MYDERP.ORG

EMAIL: MBRSVS@DERP.ORG