



Getting Retirement Ready **THE COUNTDOWN**

6–12 Months Before Retirement

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6–12 Months Before Retirement

Approaching retirement soon?

Take these four steps 6–12 months before retirement . . .

1. Schedule an STRS Ohio benefits counseling appointment.

Log in to your Online Personal Account

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- 2. Consult your retirement planning advisors to review your retirement readiness.**

Evaluate your other sources of income

403(b), 457(b), 401(k), IRA, Social Security

Have you considered estate planning?

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- 3. Carefully consider the payment options for your retirement benefit.**

It is important to be familiar with your payment options and to consider your financial needs.

Single Life Annuity • Joint and Survivor Annuity • Annuity Certain • Partial Lump-Sum Option Plan

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4. Confirm separation of service requirements with your employer.

Before initiating retirement, make sure you know what is expected.

Will the balance of your contract be paid off in a lump sum at retirement?

When does your current health care coverage end?

What is required to secure your final compensation?

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**The secret of
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Need to know more? We have resources.

**Make an STRS Ohio benefits
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**Schedule using your Online Personal Account
or call toll-free 888-227-7877**

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Attend the *Retirement Countdown* meeting or webinar

For dates and registration details:

STRS Ohio website — Counseling & Seminars section

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**STRS Ohio website — Resources section
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**View the other *Getting Retirement Ready*
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**Plan now.
Retire prepared.**

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