

PLANNING TO RETIRE IN THE NEXT FEW YEARS?

See the Recently Updated Guide for Retiring Members

When you retire and apply for your pension, you have numerous decisions to make. Many of those decisions can't be changed after you file your pension application.

The recently updated [Guide for Retiring Members](#) walks you through those decisions.

The guide is a tool that gives you an opportunity to consider and research your options **before** you officially make your choices. For instance, choices about when you'll retire and the monthly payment option you'll choose.

The updated guide features enhanced interactivity, with links to other resources from your online SERS account, where you can calculate pension estimates, to webinars and fact sheets on pension topics. You'll also find a planning checklist and contact information for additional retirement-related resources.

The guide is a critical step in your retirement planning journey.



PROTECT YOUR PENSION ASSETS

Keep your address up to date

Throughout the year, we mail tax documents, annual statements, and other important documents to you. If you didn't receive your 2025 statement earlier this year, make sure we have your correct address on file:

- **If you are a retired member**, you must complete the *Defined Benefit Plan* – [Change of Address Form](#).
- **If you are an active member** (currently working for the state), you must update your address with your employer.

SPRING CLEAN YOUR FINANCES FOR EASIER RETIREMENT PLANNING

When your finances are clear, your retirement planning becomes a little easier.

- **Start with your annual SERS statement** - It provides you with a year-end summary of all your SERS retirement plans in one concise document. We saved your statement in your online SERS account and mailed you a copy last month.
- **Register your online SERS and Empower accounts, if you haven't already** – Your online accounts provide access to helpful tools. Your SERS account includes a pension estimate calculator. If you participate in the Deferred Compensation Plan or Defined Contribution Plan, administered by Empower, your online Empower account lets you check your investment account balances, contributions, and performance, and gives you access to other calculators and planning resources.
 - You can register your SERS account at members.sers.pa.gov.
 - You can register your Empower account at sers.empower-retirement.com, select Register, and complete the information under the "I do not have a PIN tab."
- **Update your contact information** – It is vital that we have an up-to-date address in your member record. See **Protect Your Pension Assets** pg. 1 for more information.

It also is important to keep an active email address in your online accounts. Keep in mind that your work email address will no longer work after you retire. It's a good idea to add your personal email address in your online SERS and Empower accounts, so you receive notifications even after you retire. (In your online SERS account, click My Keystone ID, and Email. In your online Empower account, click on your initials and then Profile. In the Empower mobile app, click on the menu, then Profile, Profile, Personal Contact information.)

- **Review your beneficiaries** - [Beneficiaries are plan-specific](#), so if you participate in more than one SERS retirement plan, you'll need to name beneficiaries for each one. Your beneficiaries are listed on your annual SERS statement and in your online Empower account. Be sure those listed match your current wishes.
- **Gather other key documents** - Gather your other retirement account statements, Social Security statements, tax returns, insurance policies, and any estate planning documents such as wills or powers of attorney. Store them in a secure location and let a trusted family member know how to access them.

For more tips on spring cleaning your finances, see the spring [2026 Deferred Compensation Plan News](#).

Direct Deposit Safer Than Paper Checks

According to the U.S. Department of Treasury and [the IRS](#), "**Paper checks are over 16 times more likely to be lost, stolen, altered, or delayed than electronic payments.**"

If you (or a loved one) are still receiving monthly pension payments by check – yes, we still mail a few – enroll in direct deposit today! Print the [Direct Deposit of Pension Payments form](#) on our website or call 1.800.633.5461 to request a form.

Who's Your Benny?

More than half of today's state employees earning a SERS pension don't have a beneficiary on file. Are you one of them? Check your annual statement.



INCREASE IN UNSOLICITED OFFERS TO DISCUSS YOUR RETIREMENT BENEFITS

State workers have reported receiving emails and calls from various entities claiming to know about their SERS retirement benefits. If you receive an email that isn't from an email address ending in "@pa.gov" or "@empower.com", please be careful.

Keep the following in mind when you receive emails or calls regarding your SERS retirement benefits:

- Appointments with SERS pension specialists are scheduled by you, and you only!
- SERS does not endorse any individual financial planner or planning groups.
- SERS has not hired a vendor to call members regarding meetings. ONLY your [SERS plan specialist](#) has your actual retirement benefit data.
- If you participate in more than one SERS retirement plan – for instance, you also have an investment account in the [Defined Contribution Plan](#) or the voluntary [Deferred Compensation Plan](#) – the third-party administrator of those plans is Empower. Empower is the only other entity authorized to contact you about your state retirement benefit.

Your SERS' plan specialist has your actual retirement benefit data and is your best source for answers about your SERS-administered retirement plans.

If you have a question about your retirement benefits, contact us at ra-sersretc@pa.gov or **1.800.633.5461**.

Basic Tips

- Ignore phone calls from unknown numbers.
- Ignore texts from unknown numbers.
- Never click/touch hyperlinks received through email/text if the sender is unknown



pennsylvania

STATE EMPLOYEES' RETIREMENT SYSTEM

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