



RETIREMENT CHECKLIST

We recommend that you submit your **completed application and W-4P tax form** for annuity benefits with the required documents listed below 60 to 90 days prior to your date of resignation. You must provide evidence of your legal name at retirement, including your social security card and Medicare card/letter (if applicable).

Required Documents for Annuity

- ☐ Copy of employee's proof of birth*
- ☐ Copy of spouse's proof of birth *
- ☐ Copy of marriage certificate or civil union certificate
- ☐ Copy of divorce decree for all prior marriages signed by a Judge (Judgement for Dissolution of Marriage)
- ☐ Copy of spouse's death certificate for all prior marriages
- ☐ Copy of your Social Security Card
- ☐ Copy of your spouse's Social Security Card
- ☐ Copy of your Driver's License or State ID (only if US passport is not provided)
- ☐ Copy of Driver's License or State ID for your spouse (only if US passport is not provided)

****The following documents are acceptable for proof of birth***

- Birth Certificate
- US Passport (only current passports will be accepted). Can be used for proof of birth and photo ID.
- Naturalization Certificate (include name change if applicable)

Required Documents for Health Benefits

- ☐ Completed Health Benefits Application **or:** completed waiver form
- ☐ Proof of retiree's Medicare (Part A and Part B)
- ☐ Proof of spouse's Medicare (Part A and Part B)
- ☐ Dependent's proof of birth (if you are covering them on the insurance)
- ☐ Dependent's Social Security Card (if you are covering them on the insurance)

APPLICATION FOR ANNUITY BENEFITS (PENSION)

Please print or type (black ink preferred)



Member Information

1. Full Name:		8. JDE/FMIS# or Employee #:
2. Date of Birth (attach proof):		9. Department Name:
3. Full Social Security Number (attach proof):		10. Position/Title:
4. Home Address (Street) (Cannot use PO Box):		11. Date of resignation or separation from employment, (either from the County or a Reciprocal Plan, whichever is later):
5. Address (City, State, Zip):		
6. Home Phone #:	6a. Cell Phone #:	
7. Email Address:		Insurance Election (internal use only):

Marital and Spousal Information

12. Current marital status (select one): Divorce decrees or death certificates are required for all prior marriages.	
<input type="checkbox"/> Married <input type="checkbox"/> Civil Union <input type="checkbox"/> Divorced <input type="checkbox"/> Widowed <input type="checkbox"/> Never Married	
If you are legally married or in a civil union at the time you apply for benefits, please provide spousal information below:	
13. Date of Marriage or Civil Union (attach proof):	
14. Spouse's Full Name:	
15. Spouse's Date of Birth (attach proof):	16. Spouse's Full Social Security Number (attach proof):

Reciprocal Service

I wish to have any annuity benefits calculate in accordance with the Illinois Reciprocal Act [40 ILCS 5/20-101 et. seq.]

☐ YES ☐ NO

If yes, please check the system(s) you want included in your reciprocal calculations. ***You must apply with all systems separately when retiring under the Reciprocal Act.***

- | | |
|--|---|
| <input type="checkbox"/> Chicago Teachers' Pension Plan | <input type="checkbox"/> Municipal Employees' Annuity and Benefit Fund of Chicago |
| <input type="checkbox"/> General Assembly Retirement System | <input type="checkbox"/> Park Employees' Annuity and Benefit Fund of Chicago |
| <input type="checkbox"/> Illinois Municipal Retirement System | <input type="checkbox"/> State Employees Retirement System |
| <input type="checkbox"/> Judge's Retirement Fund | <input type="checkbox"/> State Universities Retirement System |
| <input type="checkbox"/> Laborers' Annuity and Benefit Fund of Chicago | <input type="checkbox"/> Teachers' Retirement System |
| <input type="checkbox"/> Metropolitan Water Reclamation District Retirement Fund | |

Tax Withholding on your Partial Refund (If Applicable)

In some cases, annuity applicants are entitled to a partial refund for overpayment of contributions, for example, if you are not married at the time your annuity starts you would receive a refund of your spousal contributions. If you receive a refund prior to age 55 (50 for public safety employees) you may be subject to a 10% early distribution penalty if you do not roll over the refund to an IRA or another eligible account. This early distribution penalty does not apply if you terminate employment on or after age 55.

My last position with Cook County was a Public Safety Employee (i.e. law enforcement officer): ☐ Yes ☐ No
You should check with your tax advisor if you have any questions about your eligibility as a public safety employee.

Please elect one tax withholding election:

- ☐ I want federal income tax to be withheld at the rate of 20% of the taxable income. **(Default)**
- ☐ I want federal income tax withholding at a higher rate (please specify the _____ %).
- ☐ I wish to roll over the entire portion of the taxable amount of my refund into an IRA or other eligible account.
- ☐ I wish to roll over \$ _____ of the taxable portion of my refund into an IRA or other eligible account.

Should you desire to roll over all or any part of this distribution, you must provide the name of the Financial Institution or other Authorized Agent authorized to accept this rollover.

Name (Rollover Institution or another Authorized Agent)

Required Documentation

If you are married or in a civil union:	If you are or have ever been divorced/widowed:	Acceptable proof of birth:
Member's proof of birth Spouse's proof of birth Marriage certificate or civil union certificate Member's social security card Spouse's social security card Member's photo ID – driver's license or State ID Spouse's photo ID – driver's license or State ID W-4P Federal Tax Withholding Election**	Member's proof of birth Divorce decree* or spouse's death certificate Member's photo ID – driver's license or State ID Member's social security card W-4P Federal Tax Withholding Election** *Judgement of Dissolution of Marriage, signed by a Judge.	Birth Certificate Current U.S. Passport Naturalization Certificate – include name change if applicable.
**If you do not return a W-4P form, CCPF will apply the default withholding of single with no adjustments.		

MEMBER SIGNATURE REQUIRED (form will not be accepted without signature)

I certify that this application (including all submitted documents) is true and correct. I understand that, if this application or any submitted document contains any error or misstatement or is otherwise fraudulent, I may not only be denied benefits but that I also may be subject to legal action, including criminal prosecution.

Member's signature: _____

Date: _____

**Withholding Certificate
for Periodic Pension or Annuity Payments**

Give Form W-4P to the payer of your pension or annuity payments.

2023**Step 1:
Enter
Personal
Information**

(a) First name and middle initial

Last name

(b) Social security number

Address

City or town, state, and ZIP code

(c) ☐ Single or Married filing separately☐ Married filing jointly or Qualifying surviving spouse☐ Head of household (Check only if you're unmarried and pay more than half the costs of keeping up a home for yourself and a qualifying individual.)**Complete Steps 2–4 ONLY if they apply to you; otherwise, skip to Step 5.** See pages 2 and 3 for more information on each step and how to elect to have no federal income tax withheld (if permitted).**Step 2:
Income
From a Job
and/or
Multiple
Pensions/
Annuities
(Including a
Spouse's
Job/
Pension/
Annuity)**Complete this step if you (1) have income from a job or more than one pension/annuity, or (2) are married filing jointly and your spouse receives income from a job or a pension/annuity. **See page 2 for examples on how to complete Step 2.**Do **only one** of the following.

(a) Reserved for future use.

(b) Complete the items below.

(i) If you (and/or your spouse) have one or more jobs, then enter the total taxable annual pay from all jobs, plus any income entered on Form W-4, Step 4(a), for the jobs less the deductions entered on Form W-4, Step 4(b), for the jobs. Otherwise, enter "-0-" . . . \$

(ii) If you (and/or your spouse) have any other pensions/annuities that pay less annually than this one, then enter the total annual taxable payments from all lower-paying pensions/annuities. Otherwise, enter "-0-" . . . \$

(iii) Add the amounts from items (i) and (ii) and enter the **total** here . . . \$**TIP:** To be accurate, submit a new Form W-4P for all other pensions/annuities if you haven't updated your withholding since 2021 or this is a new pension/annuity that pays less than the other(s). Submit a new Form W-4 for your job(s) if you have not updated your withholding since 2019. If you have self-employment income, see page 2.**Complete Steps 3–4(b)** on this form only if (b)(i) is blank **and** this pension/annuity pays the most annually. Otherwise, do not complete Steps 3–4(b) on this form.**Step 3:
Claim
Dependent
and Other
Credits**

If your total income will be \$200,000 or less (\$400,000 or less if married filing jointly):

Multiply the number of qualifying children under age 17 by \$2,000 \$

Multiply the number of other dependents by \$500 . . . \$

Add other credits, such as foreign tax credit and education tax credits \$

Add the amounts for qualifying children, other dependents, and other credits and enter the total here . . .

3 \$**Step 4
(optional):
Other
Adjustments**(a) **Other income (not from jobs or pension/annuity payments).** If you want tax withheld on other income you expect this year that won't have withholding, enter the amount of other income here. This may include interest, taxable social security, and dividends .**4(a)** \$(b) **Deductions.** If you expect to claim deductions other than the basic standard deduction and want to reduce your withholding, use the Deductions Worksheet on page 3 and enter the result here . . .**4(b)** \$(c) **Extra withholding.** Enter any additional tax you want withheld from **each payment** .**4(c)** \$**Step 5:
Sign
Here****Your signature** (This form is not valid unless you sign it.)**Date**

General Instructions

Section references are to the Internal Revenue Code.

Future developments. For the latest information about any future developments related to Form W-4P, such as legislation enacted after it was published, go to www.irs.gov/FormW4P.

Purpose of form. Complete Form W-4P to have payers withhold the correct amount of federal income tax from your periodic pension, annuity (including commercial annuities), profit-sharing and stock bonus plan, or IRA payments. Federal income tax withholding applies to the taxable part of these payments. Periodic payments are made in installments at regular intervals (for example, annually, quarterly, or monthly) over a period of more than 1 year. Don't use Form W-4P for a nonperiodic payment (note that distributions from an IRA that are payable on demand are treated as nonperiodic payments) or an eligible rollover distribution (including a lump-sum pension payment). Instead, use Form W-4R, Withholding Certificate for Nonperiodic Payments and Eligible Rollover Distributions, for these payments/distributions. For more information on withholding, see Pub. 505, Tax Withholding and Estimated Tax.

Choosing not to have income tax withheld. You can choose not to have federal income tax withheld from your payments by writing "No Withholding" on Form W-4P in the space below Step 4(c). Then, complete Steps 1a, 1b, and 5. Generally, if you are a U.S. citizen or a resident alien, you are not permitted to elect not to have federal income tax withheld on payments to be delivered outside the United States and its territories.

Caution: If you have too little tax withheld, you will generally owe tax when you file your tax return and may owe a penalty unless you make timely payments of estimated tax. If too much tax is withheld, you will generally be due a refund when you file your tax return. If your tax situation changes, or you chose not to have federal income tax withheld and you now want withholding, you should submit a new Form W-4P.

Self-employment. Generally, you will owe both income and self-employment taxes on any self-employment income you (or you and your spouse) receive. If you do not have a job and want to pay these taxes through withholding from your payments, you should enter the self-employment income in Step 4(a). Then compute your self-employment tax, divide that tax by the number of payments remaining in the year, and include that resulting amount per payment in Step 4(c). You can also add half of the annual amount of self-employment tax to Step 4(b) as a deduction. To calculate self-employment tax, you generally multiply the self-employment income by 14.13% (this rate is a quick way to figure your self-employment tax and equals the sum of the 12.4% social security tax and the 2.9% Medicare tax multiplied by 0.9235). See Pub. 505 for more information, especially if your self-employment income multiplied by 0.9235 is over \$160,200.

Payments to nonresident aliens and foreign estates. Do not use Form W-4P. See Pub. 515, Withholding of Tax on Nonresident Aliens and Foreign Entities, and Pub. 519, U.S. Tax Guide for Aliens, for more information.

Tax relief for victims of terrorist attacks. If your disability payments for injuries incurred as a direct result of a terrorist attack are not taxable, write "No Withholding" in the space below Step 4(c). See Pub. 3920, Tax Relief for Victims of Terrorist Attacks, for more details.

Specific Instructions

Step 1(c). Check your anticipated filing status. This will determine the standard deduction and tax rates used to compute your withholding.

Step 2. Use this step if you have at least one of the following: income from a job, income from more than one pension/annuity, and/or a spouse (if married filing jointly) that receives income from a job/pension/annuity. The following examples will assist you in completing Step 2.

Example 1. Bob, a single filer, is completing Form W-4P for a pension that pays \$50,000 a year. Bob also has a job that pays \$25,000 a year. Bob has no other pensions or annuities. Bob will enter \$25,000 in Step 2(b)(i) and in Step 2(b)(iii).

If Bob also has \$1,000 of interest income, which he entered on Form W-4, Step 4(a), then he will instead enter \$26,000 in Step 2(b)(i) and in Step 2(b)(iii). He will make no entries in Step 4(a) on this Form W-4P.

Example 2. Carol, a single filer, is completing Form W-4P for a pension that pays \$50,000 a year. Carol does not have a job, but she also receives another pension for \$25,000 a year (which pays less annually than the \$50,000 pension). Carol will enter \$25,000 in Step 2(b)(ii) and in Step 2(b)(iii).

If Carol also has \$1,000 of interest income, then she will enter \$1,000 in Step 4(a) of this Form W-4P.

Example 3. Don, a single filer, is completing Form W-4P for a pension that pays \$50,000 a year. Don does not have a job, but he receives another pension for \$75,000 a year (which pays more annually than the \$50,000 pension). Don will not enter any amounts in Step 2.

If Don also has \$1,000 of interest income, he won't enter that amount on this Form W-4P because he entered the \$1,000 on the Form W-4P for the higher paying \$75,000 pension.

Example 4. Ann, a single filer, is completing Form W-4P for a pension that pays \$50,000 a year. Ann also has a job that pays \$25,000 a year and another pension that pays \$20,000 a year. Ann will enter \$25,000 in Step 2(b)(i), \$20,000 in Step 2(b)(ii), and \$45,000 in Step 2(b)(iii).

If Ann also has \$1,000 of interest income, which she entered on Form W-4, Step 4(a), she will instead enter \$26,000 in Step 2(b)(i), leave Step 2(b)(ii) unchanged, and enter \$46,000 in Step 2(b)(iii). She will make no entries in Step 4(a) of this Form W-4P.

If you are married filing jointly, the entries described above do not change if your spouse is the one who has the job or the other pension/annuity instead of you.



Multiple sources of pensions/annuities or jobs. If you (or if married filing jointly, you and/or your spouse) have a job(s), do NOT complete Steps 3 through 4(b) on Form W-4P. Instead, complete Steps 3 through 4(b) on the Form W-4 for the job. If you (or if married filing jointly, you and your spouse) do not have a job, complete Steps 3 through 4(b) on Form W-4P for **only** the pension/annuity that pays the most annually. Leave those steps blank for the other pensions/annuities.

Step 3. This step provides instructions for determining the amount of the child tax credit and the credit for other dependents that you may be able to claim when you file your tax return. To qualify for the child tax credit, the child must be under age 17 as of December 31, must be your dependent who generally lives with you for more than half the year, and must have the required social security number. You may be able to claim a credit for other dependents for whom a child tax credit can't be claimed, such as an older child or a qualifying relative. For additional eligibility requirements for these credits, see Pub. 501, Dependents, Standard Deduction, and Filing Information. You can also include **other tax credits** for which you are eligible in this step, such as the foreign tax credit and the education tax credits. Including these credits will increase your payments and reduce the amount of any refund you may receive when you file your tax return.

Specific Instructions *(continued)*

Step 4 (optional).

Step 4(a). Enter in this step the total of your other estimated income for the year, if any. You shouldn't include amounts from any job(s) or pension/annuity payments. If you complete Step 4(a), you likely won't have to make estimated tax payments for that income. If you prefer to pay estimated tax rather than having tax on other income withheld from your pension, see Form 1040-ES, Estimated Tax for Individuals.

Step 4(b). Enter in this step the amount from the Deductions Worksheet, line 6, if you expect to claim deductions other than the basic standard deduction on your 2023 tax return and want to reduce your withholding to account for these deductions.

This includes itemized deductions, the additional standard deduction for those 65 and over, and other deductions such as for student loan interest and IRAs.

Step 4(c). Enter in this step any additional tax you want withheld from **each payment**. Entering an amount here will reduce your payments and will either increase your refund or reduce any amount of tax that you owe.

Note: If you don't give Form W-4P to your payer, you don't provide an SSN, or the IRS notifies the payer that you gave an incorrect SSN, then the payer will withhold tax from your payments as if your filing status is single with no adjustments in Steps 2 through 4. For payments that began before 2023, your current withholding election (or your default rate) remains in effect unless you submit a new Form W-4P.

Step 4(b)—Deductions Worksheet *(Keep for your records.)*



1	Enter an estimate of your 2023 itemized deductions (from Schedule A (Form 1040)). Such deductions may include qualifying home mortgage interest, charitable contributions, state and local taxes (up to \$10,000), and medical expenses in excess of 7.5% of your income	1	\$			
2	Enter: <table border="0" style="display: inline-table; vertical-align: middle;"> <tr> <td style="font-size: 3em; vertical-align: middle;">{</td> <td> <ul style="list-style-type: none"> • \$27,700 if you're married filing jointly or a qualifying surviving spouse • \$20,800 if you're head of household • \$13,850 if you're single or married filing separately </td> </tr> </table>	{	<ul style="list-style-type: none"> • \$27,700 if you're married filing jointly or a qualifying surviving spouse • \$20,800 if you're head of household • \$13,850 if you're single or married filing separately 	2	\$	
{	<ul style="list-style-type: none"> • \$27,700 if you're married filing jointly or a qualifying surviving spouse • \$20,800 if you're head of household • \$13,850 if you're single or married filing separately 					
3	If line 1 is greater than line 2, subtract line 2 from line 1 and enter the result here. If line 2 is greater than line 1, enter "-0-"	3	\$			
4	If line 3 equals zero, and you (or your spouse) are 65 or older, enter: <ul style="list-style-type: none"> • \$1,850 if you're single or head of household. • \$1,500 if you're married filing separately. • \$1,500 if you're a qualifying surviving spouse or you're married filing jointly and one of you is under age 65. • \$3,000 if you're married filing jointly and both of you are age 65 or older. Otherwise, enter "-0-". See Pub. 505 for more information	4	\$			
5	Enter an estimate of your student loan interest, deductible IRA contributions, and certain other adjustments (from Part II of Schedule 1 (Form 1040)). See Pub. 505 for more information	5	\$			
6	Add lines 3 through 5. Enter the result here and in Step 4(b) on Form W-4P	6	\$			

Privacy Act and Paperwork Reduction Act Notice. We ask for the information on this form to carry out the Internal Revenue laws of the United States. You are required to provide this information only if you want to (a) request federal income tax withholding from pension or annuity payments based on your filing status and adjustments; (b) request additional federal income tax withholding from your pension or annuity payments; (c) choose not to have federal income tax withheld, when permitted; or (d) change a previous Form W-4P. To do any of the aforementioned, you are required by sections 3405(e) and 6109 and their regulations to provide the information requested on this form. Failure to provide this information may result in inaccurate withholding on your payment(s). Failure to provide a properly completed form will result in your being treated as a single person with no other entries on the form; providing fraudulent information may subject you to penalties.

Routine uses of this information include giving it to the Department of Justice for civil and criminal litigation, and to cities, states, the District of Columbia, and U.S. commonwealths and territories for use in administering their tax laws. We may

also disclose this information to other countries under a tax treaty, to federal and state agencies to enforce federal nontax criminal laws, or to federal law enforcement and intelligence agencies to combat terrorism.

You are not required to provide the information requested on a form that is subject to the Paperwork Reduction Act unless the form displays a valid OMB control number. Books or records relating to a form or its instructions must be retained as long as their contents may become material in the administration of any Internal Revenue law. Generally, tax returns and return information are confidential, as required by section 6103.

The average time and expenses required to complete and file this form will vary depending on individual circumstances. For estimated averages, see the instructions for your income tax return.

If you have suggestions for making this form simpler, we would be happy to hear from you. See the instructions for your income tax return.