

Retirement Savings Plan Retirement Application Builder

This Retirement Application Builder is used to gather the necessary forms needed to apply for your retirement benefits.

First select your options from the questions below, then click on the links provided at the bottom of the page to download the forms.

While the forms are available online, you are still required to print them, fill them out, and mail them to the SURS office.

Please note: A complete application should contain all of the following parts.

- **Benefit Application** - Complete with original signature and notarization, if required.
- **Insurance Form(s)** - Only if you are eligible and are taking monthly income. *
- **Tax Form(s)** - Complete forms based on your distribution type and citizenship status.
- **Authorization to Annuitize Form(s)** - Only if you are taking your funds as a monthly annuity from TIAA or Principal Financial.

* Keep in mind that in order to qualify for retiree health insurance you must be receiving lifetime income. You must do the following at retirement to enroll in health insurance: If you have assets in the SURS Lifetime Income Strategy, convert at least 50% of your SURS LIS account balance to secure income. If you have assets in the core funds (or any remaining at TIAA), annuitize 100% of those assets or move them to the SURS LIS to be used in the SURS LIS calculation. A combination of the preceding options is also permitted. You may convert at least 50% of your SURS LIS account balance to secure income and purchase an annuity with 100% of your assets that are invested in the SURS core funds. Additionally, when annuitizing if your account balance is not sufficient to pay a monthly amount you will not be eligible for health insurance. Employees of City Colleges of Chicago are exempt from this requirement. You must choose a Joint & Survivor option for your spouse or eligible survivor to remain eligible for insurance at your death.

Please Select Your Options Below

Choose your Benefit Preference

- None -Monthly Income Lump-Sum

Choose your Citizenship Status

- None -U.S. Citizen or Lawful Permanent Resident (LPR) Non-LPR Alien meeting the Substantial Presence Test Non-Resident Alien residing in a foreign country I do not know my citizenship status

Choose your Employer Type

- None -UniversityCommunity CollegeOther

Are you annuitizing with Principal Financial?

- None -YesNo

Are you annuitizing with TIAA?

- None -YesNo

Please Print Your Lump-Sum Documents Below

Please Print Your Monthly Income Documents Below

Taxable Lump-Sum Application ^[1]

Special Tax Notice ^[2]

Monthly Income Application ^[3]

For more information on the retirement process, insurance, and provider to provider forms available, **Click here** ^[4].

U.S. Citizens or Lawful Permanent Residents (LPR) are not required to complete tax forms for a lump-sum distribution. Please see the Lump-Sum Application and Special Tax Notice above for details on taxation.

Tax Form - W-4P Withholding Certificate Pension or Annuity Payments ^[5]

Non-Lawful Permanent Resident Aliens meeting the Substantial Presence Test are not required to complete tax forms for a lump-sum distribution. Please see the Lump-Sum Application and Special Tax Notice above for details on taxation.

Tax Form - W-4P Withholding Certificate Pension or Annuity Payments ^[5]

Tax Form - [W-8BEN for Nonresident Aliens](#) [6]. For instructions on completing the W-8BEN form, [Click here.](#) [7]

Tax Form - [W-8BEN for Nonresident Aliens](#) [6]. For instructions on completing the W-8BEN form, [Click here.](#) [7]

If you do not know your citizenship status, [Click Here.](#) [8]

[Insurance Enrollment Information Packet - State Insurance Program](#) [9] **Includes Required State Insurance Participation Election Form**

[Insurance Enrollment Information Packet - College Insurance Program](#) [10] **Includes Required College Insurance Participation Election Form**

If you think you might be eligible for both State and College Insurance, worked for one of the agencies listed here, or you are simply unsure which insurance plan you qualify for, [Click Here](#)[11] for more information.

- City Colleges of Chicago
- Reciprocal System (i.e. Illinois Municipal Retirement Fund or State Teacher's Retirement System)
- Other State Agencies

[Voya to Principal Transfer Form](#) [12] - Complete this form if you intend to annuitize all or a portion of your SURS RSP Account balance at Voya with Principal.

[TIAA to Principal Transfer Form](#) [13] - Complete this form if you intend to annuitize all or a portion of your SURS RSP Account balance with TIAA through Principal.

[TIAA Annuity Authorization Form](#) [14] - Complete this form if you intend to annuitize all or a portion of your SURS RSP Account balance with TIAA through TIAA. (Please note, only funds already invested at TIAA can be annuitized with TIAA)

Source URL: <https://www.surs.org/retirement-savings-plan-retirement-application-builder>

Links

[1] https://www.surs.org/sites/default/files/pdfsx/RetAppRSP_LumpSum.pdf

[2] <https://www.surs.org/sites/default/files/pdfsx/TaxNotice.pdf>

[3] <https://www.surs.org/sites/default/files/pdfsx/RetAppRSP.pdf>

- [4] <https://www.surs.org/life-events/retirement/rsp>
- [5] <http://www.irs.gov/pub/irs-pdf/fw4p.pdf>
- [6] <https://www.irs.gov/pub/irs-pdf/fw8ben.pdf>
- [7] <http://www.irs.gov/pub/irs-pdf/iw8ben.pdf>
- [8] <http://www.irs.gov/Individuals/International-Taxpayers/Determining-Alien-Tax-Status>
- [9] https://www.surs.org/sites/default/files/pdfsx/State_InsurancePacket_RSP.pdf
- [10] https://www.surs.org/sites/default/files/pdfsx/College_InsurancePacket_RSP.pdf
- [11] <https://www.surs.org/health-insurance-eligibility>
- [12] <https://www.surs.org/sites/default/files/pdfsx/xferV2P.pdf>
- [13] <https://www.surs.org/sites/default/files/pdfsx/xferT2P.pdf>
- [14] https://www.surs.org/sites/default/files/pdfsx/TIAA_Annuity.pdf