

# Firemen's Annuity & Benefit Fund of Chicago

## WHAT TO EXPECT OF THE RETIREMENT PROCESS:

Prior to contacting CFD HR:

- 1) Request an annuity estimate from the Fund
  - Estimates provided are gross (pre-deduction) amounts based on specific anticipated date(s) of retirement
- 2) Contact the CFD Human Resources Division at **(312) 746-6920** for an appointment to resign/retire
- 3) Contact the FABF office at **(312) 726-5823** for an appointment to complete application for retirement benefits
- 4) Board reviews and approves all applications during the regularly scheduled board meetings (generally the third Wednesday of each month)
  - Retirement applications are typically reviewed and approved by the Board the month after a participant's retirement date (same month if retiring off of disability)
  - Once an application is approved, a participant's first check is dated the last business day of that month.
  - **NOTE**: May want to anticipate cash flow needs (possible lapse between last check from CFD and first check from FABF)
  - 1<sup>st</sup> Check is always a physical check (even if you sign up for direct deposit) unless you were receiving direct deposit while on disability

## What to Bring to your FABF appointment:

- End of Employment Form from the CFD Human Resources

- Any Certificates **not** already on file with the Fund such as:
  - Employee's Birth Certificate
  - Spouse or Civil Union Partner's Birth Certificate
  - Marriage or Civil Union Certificate
  - All Prior Marriage Termination Documentation (Divorce Decree or Death Certificate)
  - Spouse's Prior Marriage Terminations (Divorce Decree or Death Certificate)
  - Children's Birth Certificate (if under 18 or handicapped)
  - **IMPORTANT: KEEP US UPDATED OF ANY CHANGE IN FAMILY STATUS (EVEN IN RETIREMENT)**
  
- Social Security Numbers for any dependents you would like on your insurance
  
- Bank routing number & cancelled check if you would like direct deposit
  
- Information to fill out W4-P tax withholding form
  - You can change this at any time