



## Refund of Accumulated Contributions

### For Non-Vested Hybrid (Class D) Pension Members

7 E. Redwood Street, 13<sup>th</sup> Floor, Baltimore, MD 21202  
(443) 984-3200 / [contactERS@bcers.org](mailto:contactERS@bcers.org) / [www.bcers.org](http://www.bcers.org)

**PENSION MEMBERSHIP:** Membership in the Baltimore City Employees' Retirement System (BCERS) Hybrid (Class D) pension plan, which is one component of your Hybrid plan, begins one year after your hired/rehired date of employment in a retirement benefit-eligible position with the City of Baltimore (COB) or the Baltimore City Public School System (BCPSS) – (Hired.in.Non\_Instructional.Positions). If you are under age 55 with less than 10 years of membership service credit at the time you have terminated your employment from the COB or the BCPSS and have made mandatory employee contributions to your Hybrid (Class D) pension plan, you may be entitled to a refund of your accumulated contributions plus 3% annual interest.

**VESTED CRITERIA:** To be eligible for a vested Class D pension retirement benefit, you must have 10 or more years of membership service credit if under age 55 or attain age 55 with at least five years of membership service at the time of your termination of employment from the COB or BCPSS. If you meet the vested requirements, you will be guaranteed a retirement benefit in the future and will not be entitled to a refund of your accumulated contributions plus 3% annual interest paid directly to you. However, you do have the option to Transfer and Rollover ERS Service Credits & Funding to an Employer Retirement Plan with the State of Maryland or a city, county, or municipality in the State of Maryland within one year of membership in the new employer retirement plan. If you do not meet the vested requirement, you may be entitled to a refund of your Hybrid (Class D) employee contributions plus the 3% annual interest.

**TERMINATION FROM EMPLOYMENT:** To receive a refund of your accumulated employee contributions as a non-vested Hybrid (Class D) pension member of BCERS, you must first notify your supervisor and Agency HR Department in writing of your termination from employment. When your Agency HR Department processes your termination of employment request in their HRIS system, BCERS will be notified electronically of your termination from employment, which takes up to 2-4 weeks. BCERS will start the process once the electronic notification has been received. You will be assigned a Retirement Benefit Analyst to assist you with the process and receive a personalized letter and packet in the mail to your home address regarding your eligibility and options for a refund of your accumulated contributions from your assigned Retirement Benefit Analyst.

**REFUND PAID DIRECTLY TO YOU:** In your Refund of Accumulated Contributions Election Packet, you will be given the option to either elect to have the entire refund be distributed directly to you or elect to rollover all or a portion of your refund to a retirement plan on the **Refund of Accumulated Contributions Election Form**. If you elect to have the entire refund or a portion of your refund paid directly to you, you will be subject to a mandatory 20% federal income tax withholding and state income tax withholding. If you reside in Maryland, you will be subject to a 7.75% state income tax withholding. You will be required to complete the mandatory Direct Deposit Form and attach a blank, voided check with your name imprinted on it or a statement on your bank's letterhead with your name, account type, account number and routing number.

**ROLLOVER REFUND TO A RETIREMENT PLAN:** If you elect to rollover all or a portion of your refund to a retirement plan, you will not be subject to a federal and state income tax withholding. Your rollover refund will

be made payable to your designated Rollover Financial Institution or Employer Retirement Plan and must be picked up by you with a valid photo ID after you have been notified by your Retirement Analyst when the rollover refund check is available for pick up from the ERS Accounting Division. **You will be responsible for getting the rollover check to your Rollover Financial Institution or Employer Retirement Plan within 60 days from the date of the issued check date, typically the 1<sup>st</sup> day of the payroll processing month.**

**REQUIRED FORMS & DOCUMENTS:** In order to receive a refund of your contributions and associated interests directly paid to you or as a rollover to your designated rollover financial institution or employer retirement plan, you will be required to provide the following documents to your assigned Retirement Benefit Analyst.

1. A copy of your birth certificate (or.naturalization.certificate), marriage certificate(s) (including.for.verification.of.name.changes), valid photo ID and social security card
2. The completed **Refund of Accumulation Contributions Election Form** (included.with.this.packet) that must be notarized by a Notary Public
- 9j The completed mandatory **Direct Deposit Form** (included.with.this.packet) if you elect to have your entire refund or a portion of your refund paid directly to you:
  - a) You must also provide a blank, voided check with your full name imprinted on it; or
  - b. A statement on your bank's official letterhead listing your name, account type, account number and routing number

**TRANSFER OF SERVICE TO A MARYLAND MUNICIPALITY:** In addition, if you are recently employed by the State of Maryland or a city, county, or municipality in the State of Maryland and you elect on your Refund of Accumulated Contributions Election Form to rollover all or a portion of your refund to your new employer retirement plan, you should immediately contact your new retirement system to request a **Transfer of Service Credit** form. In order to transfer your ERS service credit and funding to your new retirement system on time, the entire transfer process must be completed within one year of the date you become a new member of your retirement system. When you receive the **Transfer of Service Credit** form from your new retirement system, please be sure to complete the top portion of the form, sign and date the form and mail or email it to your assigned Retirement Benefit Analyst's attention to BCERS for completion and submission to your new retirement system. You should be notified by your new retirement plan of an acceptance/denial.

**DEADLINES:** Please be mindful that there is a 2-month turnaround period for the refund to be disbursed directly to you or the rollover financial institution or employer retirement plan once all paperwork is received by BCERS. For **Transfer of Service Credit** and **Rollover of Refund to an Employer Retirement Plan**, the 2-month turnaround period is included in the one-year deadline date from your membership in the new employer retirement plan.

**HYBRID (401a):** Regarding your 401a defined contribution retirement plan with Nationwide, which is the second component of your Hybrid retirement plan, please contact the Baltimore City Retirement Savings Plan (RSP) at 443-984-3405 to verify if you are entitled to any retirement benefits due to your termination of employment with the COB or BCPSS (Hired.in.Non\_Instructional.Positions).

**NOTE:** If you have not been assigned a Retirement Benefit Analyst, please contact BCERS at 443-984-3200 and request to speak to a Retirement Benefit Analyst regarding your eligibility for a Refund of your Accumulated Contributions before submitting completed, notarized forms and required documents.

**ENCLOSED:** Refund of Accumulated Contributions Election Form / Your Rollover Options / Direct Deposit Form / Re-employment Rules for Hybrid Class D Members / Change of Address Form

THE CITY OF BALTIMORE  
EMPLOYEES' AND ELECTED OFFICIALS' RETIREMENT SYSTEMS

REFUND OF ACCUMULATED CONTRIBUTIONS ELECTION FORM

TO THE EMPLOYEES' RETIREMENT SYSTEM BOARD OF TRUSTEES:

I have read and understand the enclosed notice titled "Your Rollover Options" regarding the taxability of my distribution from the Employees' Retirement System and my rollover options. I hereby elect to receive my distribution in the following manner:

☐ **I ELECT TO HAVE MY ENTIRE DISTRIBUTION PAID TO ME.** If you have the distribution paid to you, the distribution is subject to a mandatory 20% federal income tax withholding and an applicable state income tax withholding. (State withholding for Maryland residents is 7.75%.) The distribution is taxable in the year you receive it unless, within 60 days, you roll it over to an individual retirement account ("IRA") or another employer retirement plan that accepts rollovers.

Select One Option: ☐ Check (Pick Up Only) or ☐ Direct Deposit (Attach voided check or banking verification document).

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☐ **I ELECT TO ROLLOVER ALL OR A PART OF MY DISTRIBUTION TO A RETIREMENT PLAN:** You can choose to a direct rollover of all or a part of your distribution to an individual retirement account ("IRA") or another employer retirement plan that accepts rollovers. Indicate in the designated spaces below the amount or percentage you want to rollover and the name, address, and account # of the financial institution where the IRA is established or the name of the employer retirement plan along with any special instructions. The check will be made payable to the financial institution or employer retirement plan on your behalf and must be picked up by you with a valid photo ID. **You are responsible for delivering the check to the rollover financial institution or employer retirement plan for deposit in your retirement account within 60 days of the issued check date.** **NOTE:** If you elect to rollover only part of your taxable distribution, the portion that will be paid to you is subject to a mandatory 20% federal income tax withholding and applicable state income tax withholding. (State withholding for Maryland residents is 7.75%.)

NAME OF ROLLOVER INSTITUTION OR EMPLOYER PLAN: \_\_\_\_\_

ADDRESS: \_\_\_\_\_

ROLLOVER INSTITUTION'S SPECIAL INSTRUCTIONS: \_\_\_\_\_

☐ ROLLOVER AMOUNT: \_\_\_\_\_ / ☐ % TO ROLLOVER: \_\_\_\_\_ / ACCOUNT #: \_\_\_\_\_

☐ IF ANY PORTION PAID TO YOU INDICATE FLAT DOLLAR AMOUNT: \_\_\_\_\_ OR PERCENTAGE: \_\_\_\_\_

If Portion Paid to You: ☐ Check (Pick Up Only) or ☐ Direct Deposit (Attach voided check or banking verification document).

\*\*\*\*\*

COMPLETE THIS SECTION IN THE PRESENCE OF A NOTARY PUBLIC TO BE NOTARIZED BELOW.

PRINT NAME: \_\_\_\_\_ SSN: \_\_\_\_\_

ADDRESS: \_\_\_\_\_ CITY/STATE: \_\_\_\_\_ ZIP CODE: \_\_\_\_\_

SIGNATURE: \_\_\_\_\_ DATE: \_\_\_\_\_ PHONE #: \_\_\_\_\_

\*\*\*\*\*

State/Commonwealth of \_\_\_\_\_

County/City of \_\_\_\_\_

On this \_\_\_\_ day of \_\_\_\_\_, 20\_\_\_\_ before me, the undersigned officer, personally appeared \_\_\_\_\_, known to me (or satisfactorily proven) to be the person whose name is subscribed to within the instrument and acknowledged that he/she executed the same for the purposes therein contained.

In witness hereof I hereunto set my hand and official seal.

Commission Expires: \_\_\_\_\_

FOR ERS USE ONLY

PENSION #: \_\_\_\_\_

DATE RECEIVED: \_\_\_\_\_

Notary Public

{SEAL}

## **YOUR ROLLOVER OPTIONS**

You are receiving this notice because all or a portion of a payment you are receiving from the Employees' Retirement Plan of the City of Baltimore ("ERS") is eligible to be rolled over to an IRA or an employer plan. This notice is intended to help you decide whether to do such a rollover.

Rules that apply to most payments from a plan are described in the "General Information About Rollovers" section. Special rules that only apply in certain circumstances are described in the "Special Rules and Options" section.

### **GENERAL INFORMATION ABOUT ROLLOVERS**

#### **How can a rollover affect my taxes?**

You will be taxed on a payment from ERS if you do not roll it over. If you are under age 59½ and do not do a rollover, you will also have to pay a 10% additional income tax on early distributions (unless an exception applies). However, if you do a rollover, you will not have to pay tax until you receive payments later and the 10% additional income tax will not apply if those payments are made after you are age 59½ (or if an exception applies).

#### **Where may I roll over the payment?**

You may roll over the payment to either an IRA (an Individual Retirement Account or Individual Retirement Annuity) or an employer plan (a tax-qualified plan, section 403(b) plan, or governmental section 457(b) plan) that will accept the rollover. The rules of the IRA or employer plan that holds the rollover will determine your investment options, fees, and rights to payment from the IRA or employer plan (for example, no spousal consent rules apply to IRAs and IRAs may not provide loans). Further, the amount rolled over will become subject to the tax rules that apply to the IRA or employer plan.

#### **How do I do a rollover?**

There are two ways to do a rollover. You can do either a direct rollover or a 60-day rollover.

If you do a direct rollover, ERS will make a check payable to the financial institution where your IRA will be established or to the employer retirement plan on your behalf. You will be responsible for depositing the check with the financial institution or employer plan.

If you do not do a direct rollover, you may still do a rollover by making a deposit into an IRA or eligible employer plan that will accept it. You will have 60 days after you receive the payment to make the deposit. If you do not do a direct rollover, ERS is required to withhold 20% of the payment for federal income taxes. This means that in order to roll over the entire payment in a 60-day rollover, you must use other funds to make up for the 20% withheld. If you do not roll over the entire amount of the payment, the portion not rolled over will be taxed and will be subject to the 10% additional income tax on early distributions if you are under age 59½ (unless an exception applies).

## **How much may I roll over?**

If you wish to do a rollover, you may roll over all or part of the amount eligible for rollover. Any payment from ERS is eligible for rollover, except:

- Certain payments spread over a period of at least 10 years or over your life or life expectancy (or the lives or joint life expectancy of you and your beneficiary)
- Required minimum distributions after age 70½ (or after death)

ERS benefits staff can tell you what portion of a payment is eligible for rollover.

If I don't do a rollover, will I have to pay the 10% additional income tax on early distributions?

If you are under age 59½, you will have to pay the 10% additional income tax on early distributions for any payment from ERS (including amounts withheld for income tax) that you do not roll over, unless one of the exceptions listed below applies. This tax is in addition to the regular income tax on the payment not rolled over.

The 10% additional Income tax does not apply to the following payments from ERS:

- Payments made after you separate from service if you will be at least age 55 in the year of the separation
- Payments that start after you separate from service if paid at least annually in equal or close to equal amounts over your life or life expectancy (or the lives or joint life expectancy of you and your beneficiary)
- Payments made due to disability
- Payments after your death
- Payments made directly to the government to satisfy a federal tax levy
- Payments made under a qualified domestic relations order (QDRO)
- Payments up to the amount of your deductible medical expenses

## **If I do a rollover to an IRA, will the 10% additional income tax apply to early distributions from the IRA?**

If you receive a payment from an IRA when you are under age 59½, you will have to pay the 10% additional income tax on early distributions from the IRA, unless an exception applies. In general, the exceptions to the 10% additional income tax for early distributions from an IRA are the same as the exceptions listed above for early distributions from a plan. However, there are a few differences for payments from an IRA, including:

- There is no exception for payments after separation from service that are made after age 55.
- The exception for qualified domestic relations orders (QDROs) does not apply (although a special rule applies under which, as part of a divorce or separation agreement, a tax-free transfer may be made directly to an IRA of a spouse or former spouse).
- The exception for payments made at least annually in equal or close to equal amounts over a specified period applies without regard to whether you have had a separation from service.
- There are additional exceptions for (1) payments for qualified higher education expenses, (2) payments up to \$10,000 used in a qualified first-time home purchase, and (3) payments for health

insurance premiums after you have received unemployment compensation for 12 consecutive weeks (or would have been eligible to receive unemployment compensation but for self-employed status).

### **Will I owe State income taxes?**

This notice does not describe any State or local income tax rules (including withholding rules).

## **SPECIAL RULES AND OPTIONS**

### ***If your payment includes after-tax contributions***

After-tax contributions included in a payment are not taxed. If a payment is only part of your benefit, an allocable portion of your after-tax contributions is included in the payment, so you cannot take a payment of only after-tax contributions. However, special rules apply when you do a rollover, as described below.

You may roll over to an IRA a payment that includes after-tax contributions through either a direct rollover or a 60-day rollover. You must keep track of the aggregate amount of the after-tax contributions in all of your IRAs (in order to determine your taxable income for later payments from the IRAs). If you do a direct rollover of only a portion of the amount paid from ERS and at the same time the rest is paid to you, the portion directly rolled over consists first of the amount that would be taxable if not rolled over. For example, assume you are receiving a distribution of \$12,000, of which \$2,000 is after-tax contributions. In this case, if you directly roll over \$10,000 to an IRA that is not a Roth IRA, no amount is taxable because the \$2,000 amount not directly rolled over is treated as being after-tax contributions. If you do a direct rollover of the entire amount paid from ERS to two or more destinations at the same time, you can choose which destination receives the after-tax contributions.

If you do a 60-day rollover to an IRA of only a portion of a payment made to you, the after-tax contributions are treated as rolled over last. For example, assume you are receiving a distribution of \$12,000, of which \$2,000 is after-tax contributions, and no part of the distribution is directly rolled over. In this case, if you roll over \$10,000 to an IRA that is not a Roth IRA in a 60-day rollover, no amount is taxable because the \$2,000 amount not rolled over is treated as being after-tax contributions.

You may roll over to an employer plan all of a payment that includes after-tax contributions, but only through a direct rollover (and only if the receiving plan separately accounts for after-tax contributions and is not a governmental section 457(b) plan). You can do a 60-day rollover to an employer plan of part of a payment that includes after-tax contributions, but only up to the amount of the payment that would be taxable if not rolled over.

### ***If you miss the 60-day rollover deadline***

Generally, the 60-day rollover deadline cannot be extended. However, the IRS has the limited authority to waive the deadline under certain extraordinary circumstances, such as when external events prevented you from completing the rollover by the 60-day rollover deadline. To apply for a waiver, you must file a private letter ruling request with the IRS. Private letter ruling requests require the payment of a nonrefundable user fee. For more information, see IRS Publication 590-A, *Contributions to Individual Retirement Arrangements (IRAs)*.

***If you were born on or before January 1, 1936***

If you were born on or before January 1, 1936, and receive a lump sum distribution that you do not roll over, special rules for calculating the amount of the tax on the payment might apply to you. For more information, see IRS Publication 575, *Pension and Annuity Income*.

***If you roll over your payment to a Roth IRA***

If you roll over a payment from ERS to a Roth IRA, a special rule applies under which the amount of the payment rolled over (reduced by any after-tax amounts) will be taxed. However, the 10% additional income tax on early distributions will not apply (unless you take the amount rolled over out of the Roth IRA within 5 years, counting from January 1 of the year of the rollover).

If you roll over the payment to a Roth IRA, later payments from the Roth IRA that are qualified distributions will not be taxed (including earnings after the rollover). A qualified distribution from a Roth IRA is a payment made after you are age 59½ (or after your death or disability, or as a qualified first-time homebuyer distribution of up to \$10,000) and after you have had a Roth IRA for at least 5 years. In applying this 5-year rule, you count from January 1 of the year for which your first contribution was made to a Roth IRA. Payments from the Roth IRA that are not qualified distributions will be taxed to the extent of earnings after the rollover, including the 10% additional income tax on early distributions (unless an exception applies). You do not have to take the required minimum distributions from a Roth IRA during your lifetime. For more information, see IRS Publication 590-A, *Contributions to Individual Retirement Arrangements (IRAs)*, and IRS Publication 590-B, *Distributions from Individual Retirement Arrangements (IRAs)*.

***If you are not a plan participant***

Payments after death of the participant. If you receive a distribution after the participant's death that you do not roll over, the distribution will generally be taxed in the same manner described elsewhere in this notice. However, the 10% additional income tax on early distributions does not apply, and the special rule described under the section "If you were born on or before January 1, 1936" applies only if the participant was born on or before January 1, 1936.

If you are a surviving spouse: If you receive a payment from the ERS as the surviving spouse of a deceased participant, you have the same rollover options that the participant would have had, as described elsewhere in this notice. In addition, if you choose to do a rollover to an IRA, you may treat the IRA as your own or as an Inherited IRA.

An IRA you treat as your own is treated like any other IRA of yours, so that payments made to you before you are age 59½ will be subject to the 10% additional income tax on early distributions (unless an exception applies) and required minimum distributions from your IRA do not have to start until after you are age 70½.

If you treat the IRA as an Inherited IRA, payments from the IRA will not be subject to the 10% additional income tax on early distributions. However, if the participant had started taking required minimum distributions, you will have to receive required minimum distributions from the Inherited IRA. If the participant had not started taking required minimum distributions from

ERS, you will not have to start receiving required minimum distributions from the Inherited IRA until the year the participant would have been age 70½.

If you are a surviving beneficiary other than a spouse: If you receive a payment from the ERS because of the participant's death and you are a designated beneficiary other than a surviving spouse, the only rollover option you have is to do a direct rollover to an Inherited IRA. Payments from the Inherited IRA will not be subject to the 10% additional Income tax on early distributions. You will have to receive the required minimum distributions from the Inherited IRA.

Payments under a qualified domestic relations order. If you are the spouse or former spouse of the participant who receives a payment from ERS under a qualified domestic relations order (QDRO), you generally have the same options the participant would have (for example, you may roll over the payment to your own IRA or an eligible employer plan that will accept it). Payments under the QDRO will not be subject to the 10% additional Income tax on early distributions.

***If you are a nonresident alien***

If you are a nonresident alien and you do not do a direct rollover to a U.S. IRA or U.S. employer plan, instead of withholding 20%, ERS is generally required to withhold 30% of the payment for federal income taxes. If the amount withheld exceeds the amount of tax you owe (as may happen if you do a 60-day rollover), you may request an income tax refund by filing Form 1040NR and attaching your Form 1042-5. See Form W-SBEN for claiming that you are entitled to a reduced rate of withholding under an income tax treaty. For more information, see also IRS Publication 519, *U.S. Tax Guide for Aliens*, and IRS Publication 515, *Withholding of Tax on Nonresident Aliens and Foreign Entities*.

**Other special rules**

If your payments for the year are less than \$200, ERS is not required to allow you to do a direct rollover and is not required to withhold for federal Income taxes. However, you may do a 60-day rollover.

You may have special rollover rights if you recently served in the U.S. Armed Forces. For more information, see IRS Publication 3, *Armed Forces' Tax Guide*.

**FOR MORE INFORMATION**

You may wish to consult with ERS benefits staff, or a professional tax advisor, before taking a payment from ERS. Also, you can find more detailed information on the federal tax treatment of payments from employer plans in: IRS Publication 575, *Pension and Annuity Income*; IRS Publication 590 A, *Contributions to Individual Retirement Arrangements (IRAs)*; IRS Publication 590-B, *Distributions from Individual Retirement Arrangements (IRAs)*; and IRS Publication 571, *Tax-Sheltered Annuity Plans (403(b) Plans)*. These publications are available from a local IRS office, on the web at [www.irs.gov](http://www.irs.gov), or by calling 1-800-TAX-FORM.





**Employees' and Elected Officials' Retirement Systems**  
**7 East Redwood Street, 13<sup>th</sup> Floor**  
**Baltimore, MD 21202-3470**  
**Phone: (443) 984-3200 / Fax: (443) 853-3767**  
**Email: [contacters@bcers.org](mailto:contacters@bcers.org)**



**PAYROLL DIRECT DEPOSIT REQUEST FORM (FOR RETIREES & BENEFICIARIES)**

Please read the instructions on the back and print legibly in black ink.

<b>First Name:</b>	<b>MI:</b>	<b>Last Name:</b>
<b>Social Security Number:</b>		<b>Email Address:</b>
<b>Provide telephone numbers where you can be reached:</b>		
Work:	Home:	Cell:
<b>Mailing Address:</b>		
<b>Select Action:</b> <input type="checkbox"/> Begin Direct Deposit <input type="checkbox"/> Change Direct Deposit		
<b>Effective Date of Action:</b>		
<b>Select Account Type:</b> <input type="checkbox"/> Checking (Attach Voided Check or Banking Verification Document) <input type="checkbox"/> Savings (Attach Banking Verification Document) <input type="checkbox"/> Copy of Photo Identification (Driver's License / State Issued ID / Passport) Attached		
<b>Name of Financial Institution:</b>		
<b>List name, address and social security number of other persons authorized to access or use the account:</b>		
<b>1. Name:</b> _____ <b>Social Security No.:</b> _____ <b>Address:</b> _____		
<b>2. Name:</b> _____ <b>Social Security No.:</b> _____ <b>Address:</b> _____		
<b>FOR ERS USE ONLY</b>	<b>Pension #:</b>	<b>Identification Attached:</b> _____
<b>Received:</b> _____	<b>Processed:</b> _____	<b>Verified:</b> _____

**Benefit Recipient Certification:**

I certify that I am the benefit recipient or that I have the authority to sign for the benefit recipient identified above and that I have read and understood the instructions in this form. By signing this form, I authorize my benefit payment to be sent to the named financial institution to be deposited to the designated account.

In the event the Bank of New York Mellon notifies the financial institution of funds to which I am not entitled were deposited to my account, I hereby authorize and direct the financial institution to reverse the transaction and return said funds to ERS immediately. I acknowledge responsibility for the return of any erroneous payments or overpayments. I authorize the financial institution to release any account information requested by ERS in any efforts by ERS to reverse any overpayment. The account holder acknowledges responsibility for the return of any overpayment or error of funds.

Signature: \_\_\_\_\_ Date: \_\_\_\_\_

## Description of Instructions

1. **Complete Benefit Recipient's Contact Information:** Print recipient's first name, middle initial, last name, social security number, email address, phone number, and mailing address.
2. **Select Requested Action**  
**Begin:** if you are a new retiree or beneficiary or a current retiree or beneficiary who have been receiving your monthly benefit by check and you want to start direct deposit to your financial institution.  
**Change:** if you are changing your direct deposit from one financial institution to another.  
**Effective Date of Action:** Indicate the date you would like the action to occur. Changes take at least 30 days to process.
3. **Select Account Type**  
**Checking Account:** Attach a copy of your driver's license, State issued identification card, or passport along with a blank voided check (starter checks are not acceptable) or a letter from the banking institution verifying your name, routing number and account number. This documentation must be on the financial institution's stationary or letterhead.  
  
**Savings Account:** Attach a copy of your driver's license, State issued identification card, or passport along with a letter from the banking institution verifying your name, routing number and account number. This documentation must be on the financial institution's stationary or letterhead.
4. **Complete Authorized User Contact Information:** List the name, address and social security number of each person also authorized to access or use the account.

**Benefit Recipient's Certification:** To enroll for direct deposit, you (retiree or beneficiary) or an authorized person, such as an alternate payee, the attorney-in-fact, or the custodian for the minor child must include a photo identification (see section 3) and sign & date the Payroll Direct Deposit Request Form with all sections completed.

**How to Submit:** This completed form along with a copy of the photo identification and financial banking document should be sent to ERS either by fax to (443) 853-3767, email to [contacters@bcers.org](mailto:contacters@bcers.org) or mail to Employees' and Elected Officials' Retirement System, 7 E. Redwood Street, 13<sup>th</sup> Floor, Baltimore, MD 21202.

**Minor child:** A minor child below age 18 for whom a custodian has been designated under the Maryland Uniform Transfer to Minors Act, **cannot sign this form.** See Guardian/Custodian section below.

**Guardian/Custodian:** If you are guardian or custodian of a minor child who is an ERS benefit recipient, you may complete and sign this form. However, ERS must have a copy of the court order appointing the guardian or custodian on file to process the direct deposit request.

**Power of Attorney:** If you have power of attorney over the retirement affairs of the ERS benefit recipient, the attorney-in-fact may complete and sign this form. However, ERS must have an approved copy of the power-of-attorney on file to process the direct deposit request.

**Changing Financial Institution for Direct Deposit:** Your direct deposit arrangements will continue until ERS has been notified by you or by a person authorized by, you (see above) of a change to the financial institution receiving the direct deposit. To make a change, you or an authorized person, must complete a new Payroll Direct Deposit Request Form.

If you need assistance, please contact ERS at (443) 984-3200 or toll free at 1 (877) 273-7136.



**Employees' and Elected Officials' Retirement Systems**  
**7 East Redwood Street, 13th Floor**  
**Baltimore, MD 21202-3470**  
**Phone: (443) 984-3200 / Fax: (443) 853-3767**  
**Email: [contacters@bcers.org](mailto:contacters@bcers.org)**



## **CHANGE OF ADDRESS REQUEST FORM (FOR RETIREES & BENEFICIARIES)**

Please read the instructions on the back and print legibly in black ink.

<b>First Name:</b>	<b>MI:</b>	<b>Last Name:</b>
<b>Social Security Number:</b>		<b>Email Address:</b>
<b>Provide telephone numbers where you can be reached:</b> Work: _____ Home: _____ Cell: _____		
<b>Old Mailing Address:</b> _____ _____ _____		
<b>New Mailing Address:</b> _____ _____ _____		
<b>Effective Date of Action:</b>		<b>Changes take at least 30 days to process</b>
Copy of Photo Identification (Driver's License/State Issued ID/Passport) Attached:		
<b>FOR ERS USE ONLY</b>	<b>Pension #:</b>	<b>Identification Attached:</b>
<b>Received:</b>	<b>Processed:</b>	<b>Verified:</b>

### **Benefit Recipient Certification:**

I certify that I am the benefit recipient or that I have the authority to sign for the benefit recipient identified above by signing this form, I authorize my old mailing address to be changed to the new mailing address designated on this request form. I acknowledge responsibility for keeping the mailing address current with the Employees' Retirement Systems.

Signature: \_\_\_\_\_

Date: \_\_\_\_\_

## Description of Instructions

1. Complete Benefit Recipient's Contact Information: Print first name, middle initial, last name, social security number, email address, phone numbers.
2. Complete Old Address Information: Print old address street, city, state, and apartment number.
3. Complete New Address Information: Print new address street, city, state, and apartment number. Attach a copy of your driver's license, state identification card, or passport along with the Change of Address Request Form.
4. Complete Effective Date of Action: Changes take at least 30 days to process.

**How to Submit:** The completed form can be faxed: (443) 853-3767, emailed: [contacters@bcers.org](mailto:contacters@bcers.org), or mailed to the Employees' and Elected Officials' Retirement Systems, 7 E. Redwood Street, 13th Floor, Baltimore, MD 21202.

**Benefit Recipient's Certification:** To request a change of address, you, or an authorized person, such as an alternate payee, the attorney-in-fact, or the custodian for the minor child, must include photo identification and the Change of Address Request form with all sections completed.

**Special Mailing:** Benefit recipients residing outside of the United States must include the IRS Form W-9 along with the completed Change of Address Request Form.

**Minor Recipient:** A minor child below age 18 or a student below age 21, for whom a custodian has been designated under the Maryland Uniform Transfer to Minors Act, **cannot sign this form.** See Guardian/Custodian section below.

**Power of Attorney:** If you have power of attorney over the retirement affairs of the ERS benefit recipient, the attorney-in-fact may complete and sign this form. However, ERS must have an approved copy of the power of attorney on file to process the direct deposit request.

**Guardian/Custodian:** If you are guardian or custodian of a minor child who is an ERS benefit recipient, you may complete and sign this form. However, ERS must have a copy of the court order appointing the guardian or custodian on file to process the direct deposit request.

Your address arrangements will continue until ERS is notified by you or by a person authorized by you (see above) of a change to the benefit recipient's address. To make a change, you, or an authorized person, must complete a new Change of Address Request Form.

If you need assistance, please contact ERS at 443 984- 3200 or toll free at 1 (877) 273-7136.

## Employees' Retirement and Elected Officials' Retirement System

### Reemployment Rules For Class D Members

These rules apply to individuals who have terminated from City employment and have returned to City employment in a permanent position. These rules also apply to current City employees who have changed jobs from permanent to temporary, such as a Grant Service Specialist, and back to permanent.

Non-Vested Class D Members Who Terminate Employment From A Retirement Benefit Eligible Position And Are Reemployed	
If employees are rehired within 180 days, they...	If employees are <u>not</u> rehired within 180 days, they...
<ul style="list-style-type: none"><li>• return to Class D immediately;</li></ul>	<ul style="list-style-type: none"><li>• return to Class D after one year of reemployment;</li></ul>
<ul style="list-style-type: none"><li>• automatically retain prior service credit as long as they did not receive a refund of their contributions before reemployment; and</li></ul>	<ul style="list-style-type: none"><li>• automatically retain prior service credit as long as they did not receive a refund of their contributions before reemployment; and</li></ul>
<ul style="list-style-type: none"><li>• do not retain prior service credit if they received a refund of their contributions unless they purchase it back under the rules for purchasing the 1<sup>st</sup> year of service.</li></ul>	<ul style="list-style-type: none"><li>• do not retain prior service credit if they received a refund of their contributions unless they purchase it back under the rules for purchasing the 1<sup>st</sup> year of service.</li></ul>

Vested Class D Members Who Terminate Employment From a Retirement Benefit Eligible Position And Are Reemployed
Regardless of length of termination of employment from a retirement benefit eligible position, employees...
<ul style="list-style-type: none"><li>• return to Class D immediately; and</li></ul>
<ul style="list-style-type: none"><li>• retain prior service credit.</li></ul>

**Important Information:** Employees hired in temporary and contractual positions as well as permanent positions with less than 500 hours a year are not eligible to participate in the Baltimore City Retirement Savings Plan (RSP). Employees that are hired in a retirement benefit eligible position and become a Class D member and are later offered a Grant Service Specialist I, II, III & IV position, should keep in mind that these are temporary positions. Therefore, if employees accept a Grant Service Specialist position, they will lose their membership in the Class D plan. If former Class D members are rehired in a retirement benefit eligible position, the reemployment rules above will be applied. Employees are strongly encourage to speak with a Retirement Benefits Analyst before accepting a Grant Service Specialist position.