



Retirement roadmap

The journey to retirement

With our help, you don't need to be an expert on retirement. Get started on your retirement journey using the following retirement roadmap as a guide. Have questions? We're here to support you every step of the way.

Click the sections on the right to view the information most relevant to your stage in the retirement journey.

Within 90 days of joining UC

Mid-career

1 year prior to retirement

4-6 months prior to retirement

90 days prior to retirement

After retirement

Retirement resources

Let's choose your retirement benefits

Did you recently join UC? It's never too early to start thinking about retirement. Enroll in Pension Choice or Savings Choice and learn about additional retirement savings options.

1 Enroll in Pension Choice or Savings Choice

Eligible faculty and staff have 90 days after joining UC to make a choice between **Pension Choice and Savings Choice**. If you're eligible to enroll, you'll receive a **Retirement Benefits Decision Guide** in the mail. Your benefits are prospective from the date you enroll in Pension Choice or Savings Choice. This means that the sooner you enroll, the sooner you accumulate UC contributions and service credit. **If you don't elect for either option, you will automatically be enrolled in Pension Choice at the end of the 90-day period.**

[Go to myUCretirement.com/choose](https://myUCretirement.com/choose)

2 Explore additional opportunities to save for retirement

To help you reach your financial goals, consider **supplementing your retirement savings** through UC's 403(b), 457(b) or DC Plans.

Plan for the future and stay informed

Not quite ready for retirement but curious about what your benefits look like? Want to learn more about what the retirement process entails?

- 1 Learn about what your benefits and income will look like in retirement**
Review retirement estimates on [UCRAYS](#) and your Retirement Review on [myUCretirement.com](#).
- 2 Watch a recorded webinar**
Watch one of our [previously recorded webinars](#).
- 3 Explore other helpful planning resources**
Review the [UC Retirement Handbook](#).

DID YOU WORK FOR UC BEFORE JULY 1, 2016, OR ARE YOU A CALPERS “CLASSIC MEMBER”?

[Read more](#) about different rules that may apply to your retirement benefits.

Let's prepare for the retirement process

Are you getting closer to retirement? Review your potential sources of retirement income and explore other UC resources and services.

- 1 Learn about what your benefits and income will look like in retirement**
 - Review retirement estimates on [UCRAYS](#) and your Retirement Review on [myUCretirement.com](#)
 - Read about your [eligibility for retiree health and welfare benefits and UC's contribution to the premiums](#)
- 2 Attend a UC Retirement System webinar or watch one of our webinar recordings**
 - [Retirement planning webinars](#)
 - [Previously recorded webinars](#)
- 3 Explore other helpful planning resources**
 - Review the [UC Retirement Handbook](#)
 - Enroll in a pre-retirement workshop offered by your location's [Benefits Office](#) or [Retirement Center](#)
 - Schedule one-on-one meetings with a [UC-dedicated Fidelity Workplace Financial Consultant](#)
- 4 Connect with a counselor**

UC offers a comprehensive array of retirement benefits, savings programs and educational and counseling resources to help you plan for retirement. If you'd like individualized guidance, you can [schedule an appointment](#) with one of our Retirement Administration Service Center (RASC) retirement counselors to explore your options and determine what works best for you.

Let's determine your retirement date and notify your department

Have you reviewed all sources of retirement income and determined your retirement date? Academic and staff employees should notify their department manager about their decision to retire at least three months before the retirement date.

If you accrue vacation and want to use it before retiring, you need to get department approval first.

Review your sources of retirement income

1

Get personalized support

Talk to [Fidelity](#) about your options for your 403(b), 457(b) and/or DC Plan accounts, if any.

2

Check your eligibility for Social Security and Medicare benefits

Visit ssa.gov to sign in or create an account and review your online personal Social Security Statement.

3

Explore past employment retirement benefits

Contact past employers, retirement systems and, if appropriate, the military to find out if you qualify for retirement income under their plans.

DO YOU HAVE SERVICE CREDIT WITH CALPERS OR CALSTRS?

Read the [CalPERS fact sheet](#) or [CalSTRS fact sheet](#) to determine whether you're eligible for reciprocity or concurrent retirement.



Let's begin the retirement application process

Ready to move forward with the retirement process? Create a Personal Retirement Profile (PRP) and elect for retirement.

1 Create a PRP

Within 90 days of your retirement date, initiate your retirement by creating your PRP on [UCRAYS](#). After you've logged in to your account:

- Select "Retirement" from the home screen, then "Initiate & Elect UCRP Retirement," then "Create a New PRP"
- Follow the prompts to provide the necessary information
- After you've reviewed, select "Create PRP" (or select "Cancel" to begin again)

If you do not wish to use the online retirement feature in UCRAYS, you may submit a [Request for a Retirement Initiation Packet](#) form to RASC by mail or fax. However, the online retirement process is faster and more efficient.

Please do not submit more than one request. Multiple requests may delay your retirement process.

Please note: You may receive a message that your PRP requires additional review from the Retirement Administration Service Center (RASC). This is not a cause for alarm. A RASC representative will review your information and you'll receive your PRP via UCRAYS secure message within 5-7 business days.

2 Save your PRP

Your PRP will include your UC retirement details, including your retirement income options, your eligibility for retiree health insurance and the percentage of UC's contribution to retiree health premiums you'll receive, if applicable.

If your PRP was successfully created, you'll receive a transaction number and have the option to print the PRP or send it to your UCRAYS account as a secure message.

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Let's elect your retirement

1 Select your PRP and initiate retirement

In UCRAYS, select the PRP with your desired retirement date:

- Navigate to “Retirement” > “Initiate & Elect Retirement” > “View PRP/Elect Retirement”
- Complete any required questions and upload requested documentation, such as a spouse/ domestic partner’s birth certificate, marriage certificate, etc.

2 Submit your retirement election

Submit your election in UCRAYS with an electronic signature. You can also opt to print and sign your election form and submit to RASC by fax or mail. Either way, your spouse or domestic partner (if you have one) will need to sign as well.

If you initiate your retirement by mail or fax, you’ll receive a PRP by mail with an election worksheet for you to complete. You can return the worksheet to RASC through UCRAYS, using “Upload Documentation” or by mail or fax. After your Election Worksheet has been processed, you’ll receive your election form to sign and return with any required documents.

Submitting more than one election form may delay your retirement process.

3 Review Medicare coverage

Regardless of whether you submit your election through UCRAYS or by mail, you’ll receive a Medicare packet separately if you’re eligible for Medicare.

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Let's finalize your retirement election

1 Check the status of your retirement election

Once required documentation is successfully submitted, RASC will begin finalizing the calculation of your benefit. You can check the status of this process on the Retirement Application Progress tracker on the UCRAYS homepage. The process typically takes 45-60 days from the date RASC receives all required documentation. If your retirement process requires special calculations or review, it may take longer.

2 Review your confirmation letter

Once RASC finalizes the calculation of your benefit, they'll prepare your retirement confirmation letter and send it to you via UCRAYS secure message. If you do not have an active UCRAYS account, your confirmation letter will be sent via U.S. Mail.

HOW TO CHANGE OR CANCEL

Do you need to change or cancel your retirement election? Send a signed request to RASC through UCRAYS or by fax at **800-792-5178**.

Please note: Your election cannot be changed after your retirement date or 15 days from the date of your confirmation letter, whichever is later.

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Stay involved

Just because you're retiring doesn't mean you lose your connection to UC. There are many opportunities for you to stay in touch and stay active.

1 Explore New Dimensions

As a retiree, you will receive [New Dimensions](#), a quarterly newsletter with updates about UC, your benefits and your fellow retirees.

2 Connect with your UC location and colleagues

Retirement doesn't mean stepping away from the community you've built over the years. Whether you're looking to stay socially active, continue learning, travel with peers, or advocate for causes you care about, UC offers a variety of resources to help retirees remain engaged, connected, and inspired.

[Learn more](#)

3 Revisit your benefits

Be sure to keep your contact information in UCRAYS up-to-date so we can send you annual Open Enrollment information.

Your UC retirement resources

UCRAYS

UC Retirement At Your Service (UCRAYS) is a self-service platform for managing your UC Retirement Plan (UCRP) benefits. Designate beneficiaries, process your retirement and more.

[Go to UCRAYS →](#)

myUCretirement.com

[myUCretirement.com](#) is a central site that provides tools and resources to help you learn about UC's retirement benefits and prepare for a successful retirement, no matter your life stage or financial situation.

[Go to myUCretirement →](#)

UCnet

University of California's employee hub, UCnet, offers UC news and resources. Explore student and employee data, catch up on UC updates or review policies and benefits.

[Go to UCnet →](#)

Connect with a counselor

Planning to retire next year? Work with one of our RASC retirement advisors to explore your options and determine what works best for you.

[Schedule an appointment →](#)

