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7. You’re done!

Is my initial benefit final?

It’s not unusual for new retirees to discover that their initial retirement benefit payment is less than the amount indicated in the benefit estimate they received from DRS.

The reason for this is that the original calculation of your benefit at retirement does not include items like service credit purchase, late reported salary, leave cashouts or furloughs. If any of these apply to you, then it’s possible that your first retirement check will be less than what was indicated in your estimate.

Once these items are included in your benefit calculation, your benefit will be adjusted. But keep in mind that this could take several months. This can be due to the time it takes to collect information from your employer like final reporting of your hours and compensation, and sometimes additional information such as furloughs or leave cashouts.

If you have questions about your benefit or would like more information, contact DRS.
Check out the DRS Facebook page

Have you had a chance yet to check out the DRS Facebook page? If not, take a few minutes to do so. It’s a great way to follow what’s going on with state pensions and get updated info that’s relevant to your retirement.

Once you’ve seen our Facebook page, we’d love to hear from you. Let us know what you’d like to see from DRS. Also, if you’ve been doing some exciting things in retirement, let us know about that as well.

Charitable giving made easy

Would you like a convenient way to make charitable contributions? The Washington State Combined Fund Drive (CFD) may be just what you’re looking for.

As a retiree of a Washington State retirement plan, you can give to local or national charities through an automatic deduction from your monthly pension payment. The Department of Retirement Systems and the Office of the Secretary of State coordinate this effort through CFD.

Charitable giving through CFD offers more than 2,600 pre-screened charities from which to choose. These organizations address a wide variety of worthwhile causes including health and human services, environmental and endangered species protection, and the arts. CFD provides a convenient opportunity to make a difference in the causes you care about.

If you need more information or would like to make a donation, visit the Combined Fund Drive website. You may also contact the Combined Fund Drive office at (360) 704-7143; or by email at cfd@sos.wa.gov.
Supreme Court to hear litigation on annual increases

The Washington State Supreme Court has agreed to accept direct review of litigation related to the discontinuation of annual benefit increases for retirees from two of the state’s older pension plans. The court will hear this case in conjunction with arguments in another case over gain sharing and early retirement provisions in certain state pension plans.

The annual increase case centers on a 2011 law which discontinued an automatic benefit increase provided each year to certain retirees and beneficiaries in the Public Employees’ Retirement System Plan 1 (PERS 1) and the Teachers’ Retirement System Plan 1 (TRS 1). The other case concerns a law which discontinued gain sharing in certain state pension plans and established replacement benefits, including early retirement provisions.

The court agreed to review the two lawsuits as companion cases, and will hear oral arguments on Oct. 24, 2013. It is not known how long it will take for a ruling to be issued after arguments are heard. For more information, visit What’s New on the DRS website.