



# Your retirement checklist

A little planning goes a long way when it comes to retirement.

Use this checklist to help you prepare for this big change in your life and navigate through important decisions about your health and financial benefits.

## CHOOSE YOUR RETIREMENT DATE

- ☐ **Determine the date of your retirement** based on your personal situation. There may financial factors to consider, including tax implications, so check with your financial advisor before deciding on your retirement date.
- ☐ **Inform your direct supervisor** of your retirement date to give them time to develop a plan to transition your responsibilities.

## CONFIRM YOUR PENSION ELIGIBILITY

- ☐ **Contact Aon Retirement Services** at [ypr.aon.com/benekeith](http://ypr.aon.com/benekeith) or 1-844-870-0335 to confirm your pension eligibility. Aon administers the Ben E. Keith Retirement Plan and will provide you with information about your pension benefit.

## CHECK YOUR PROFIT SHARING AND/OR 401(k) ACCOUNT BALANCE

- ☐ **To obtain your Profit Sharing account balance**, contact Empower Retirement at [empowermyretirement.com](http://empowermyretirement.com) or 1-833-BEK-SAVE (1-833-235-7283).
- ☐ **If you were eligible to participate in the BEK 401(k)**, Empower will provide you with information about your options.

## AT LEAST 60 DAYS BEFORE YOUR RETIREMENT DATE

- ☐ Review the *If you retire from BEK, what happens to your pay, benefits and pension **handout*** to learn about benefits options after you retire. You generally have 60 days from your retirement date to decide whether to enroll in COBRA. You will not have coverage when you leave BEK unless you enroll in COBRA or another plan.
- ☐ **Contact Aon Retirement Services** at [ypr.aon.com/benekeith](http://ypr.aon.com/benekeith) or 1-844-870-0335 and let them know you plan to retire and when. Aon will send you a form to complete and return and let you know:
  - The status of your application.
  - Your pension benefit amount (based on your retirement date).
  - When you will receive your first payment.
- ☐ **If you are age 65 or older**, contact the Social Security Administration to enroll in Medicare. You must enroll in both Medicare Part A and B. Go to [medicare.gov](http://medicare.gov) or call 1-800-633-4227.
- ☐ **Over 55? Nearing retirement?** Get help enrolling in supplemental Medicare coverage and choosing the coverage you need by contacting Via Benefits at [my.viabenefits.com/benekeith](http://my.viabenefits.com/benekeith) or call 1-888-825-2645.
- ☐ **Consult a financial professional** to make sure you understand the tax implications of retiring. Share the statement you receive from Aon along with any other information, such as your whether you plan to enroll in COBRA or Medicare, with your financial professional.

## AT LEAST 30 DAYS BEFORE YOUR RETIREMENT DATE

- ☐ **If you are under age 65 and want medical, dental and/or vision coverage**, consider enrolling in COBRA coverage. Information about your options will be mailed to you at home after your retirement date. If you are currently enrolled in a BEK medical, dental and/or vision plan, your coverage will end at midnight on the last day of the month you retired.
- ☐ To learn how to continue **life insurance coverage**, contact the Lincoln Financial Group at 1-877-321-1015.
- ☐ **If you are age 65 or older**, contact the Social Security Administration to enroll in Medicare. You must enroll in both Medicare Part A and B. Contact Medicare at [medicare.gov](http://medicare.gov) or 1-800-633-4227.
- ☐ **Contact Empower Retirement** at [empowermyretirement.com](http://empowermyretirement.com) or 1-833-BEK-SAVE (1-833-235-7283) to learn about options for your 401(k) and/or Profit Sharing account, including rollovers and distributions.

## TOOLS TO USE AFTER YOU RETIRE

- **Access your pay stubs and W-2 forms** for up to 18 months after leaving Ben E. Keith at [dayforcehcm.com](http://dayforcehcm.com).
- Retired BEK employees and their eligible dependents can receive **confidential support** for life's challenges at [guidanceresources.com](http://guidanceresources.com) or 1-866-517-1267.
- **Contact Aon Retirement Services** with questions anytime at [ypr.aon.com/benekeith](http://ypr.aon.com/benekeith) or 1-844-870-0335.

FOR ADDITIONAL INFORMATION, CONTACT YOUR HR MANAGER OR OFFICE MANAGER.

This document is intended to provide only a brief summary of your retirement benefits and does not include all provisions and limitations. The full provisions of the individual benefits plans are described in the plan documents and contracts. If there are any discrepancies between the official plan documents and the contents of this document, the plan documents and contracts will govern. Ben E. Keith reserves the right to amend, modify, suspend or terminate the plans (or any part of the plans), or to provide different cost sharing between the Company and participants, at any time and for any reason.