

Regional Conference Retirement Plan Application

12-STEP PROCESS

The 180-day (6 months) IRS / MOA Required Benefits Application Process:

Once Mutual of America (MOA) has processed Part 1 of the application and issued the Retirement Benefits letter, the retiree **MUST** receive their first check within 180 days. The application process must be complete within that 180-day period. This will allow ample time to process and send to MOA for final processing.

STEP 1	The employee informs his or her Conference Secretary of the intent to retire. This should occur 6 months BEFORE the anticipated retirement date.
STEP 2	The Conference Secretary ensures that the employee completes Part 1 of the retirement application.
STEP 3	The Conference Secretary takes the retirement request to the Conference Executive Committee for approval. This step MUST be completed and the date it was voted must be listed on the Part 1 cover sheet prior to submitting Part 1 to the retirement office.
STEP 4	The Conference Secretary sends Part 1 of the application paperwork to the Regional Conference Retirement Plan (RCRP) office. Please double check all paperwork before sending to be sure all documents have been properly completed, signed, and dated. Send all paperwork via overnight or a traceable provider.
STEP 5	RCRP office receives the paperwork, and the staff reviews all documents for accuracy.
STEP 6	RCRP will scan and email the Part 1 paperwork to the Application Review Committee for review and recommendation to the Retirement Board.
STEP 7	RCRP will schedule a conference call with the Application Review Committee for the review and pre-approval recommendation to the Retirement Board.
STEP 8	Once the Application Review Committee has given their pre-approval of the application, RCRP will then send the Part 1 paperwork to Mutual of America (MOA) for processing. This step takes approximately 30 days.
STEP 9	Once completed, MOA will mail the Retirement Benefits letter to the retiree. MOA will also email a copy of that letter to RCRP and the Conference Secretary.
STEP 10	The Conference Secretary ensures the retiree completes Part 2 of the Retirement Application paperwork and sends it to RCRP. (Note – per IRS, this cannot be done before the Retirement Benefits letter has been received from MOA by the employee.
STEP 11	The retirement application will now be presented with recommendation for approval to the Retirement Plan Board at the next scheduled quarterly meeting or by the Retirement Board Executive Committee via telephone conference call.

**STEP
12**

After the final review for accuracy, the RCRP office sends Part 2 to MOA for final processing. MOA will then process and issue the first check to the retiree – usually 30 days after receipt of final completed paperwork.