

FORM 35: HOW TO START RECEIVING RETIREMENT BENEFITS

If you are seeking some estimates on what your eventual retirement benefits might look like, then contact our office for that information. If, however, you have decided on a starting date, the following check list explains the process to follow.

- **Contact the FCMM staff to indicate your intentions.**
Please contact us at: fcmm@fcmmbenefits.org or by calling (800) 995-5357. **We must receive notification at least two months in advance** so that all the necessary paperwork can be completed.
- If you are currently employed and receiving either employer or employee contributions through your present employer, then it is necessary that **ALL contributions be deposited into your account two full months prior to beginning to receive benefits.** (example: If your intended starting date is 01/01/2026, then all contributions MUST be deposited – actually deposited and not just mailed – no later than 10/31/2025). If you should continue working up until your starting date, then contact your employer's treasurer or appropriate person to request the "advance" of that final month's contribution. Only after all intended contributions are deposited can the FCMM staff work up the "final figures" for monthly income benefit amounts.
- **You will have some important financial decisions as you decide how to draw out your benefits.** Be sure to seek professional financial counsel, if needed, and family input into such a decision. You may obtain distribution of funds from all Retirement Plan investment Options as monthly income benefit (often referred to as an "annuity"), or through monthly withdrawals subject to IRS required minimum distributions when you reach age 73. Option C is designed to include full accrued value of account in the monthly benefit calculation regardless of market fluctuations which may cause market value adjustment for lump sum distributions from this Option. There are presently 5 different monthly income benefit choices which are explained in Form 36 Monthly Income Benefit and Annuity Description. You can also contact our FCMM staff for specifics. You will choose what portions, if any, from your Options to include for your monthly income benefit.
- **About one month prior to your benefit starting date, you will receive all the necessary paperwork which will include specific information on the amounts available as monthly income or lump sum benefits.** You'll need to review this material carefully, make your decisions, sign in the appropriate places, and return these papers to the FCMM office **promptly**.
- **Monthly benefit payments are sent electronically to your personal bank.** We will ask you to include your bank account information along with the paperwork you'll return to the FCMM office.

Feel free to contact us if you have further questions at (800) 995-5357 or fcmm@fcmmbenefits.org