



JOHN Q. ANNUITANT
123 ANY STREET
ANY TOWN, PA 17000-0000

Personal Statement of 2025 Pension Payments

As always, this statement may serve as an income-verification document for several financial matters; however, it is **not** a tax document. You should receive at least one *1099-R* document from us for tax filing purposes. If you don't receive your *1099-R* by the end of January, please contact your pension plan specialist at ra-SERSretc@pa.gov or 1.800.633.5461.

As you review this statement:

- Double check your information.**
If anything is inaccurate, contact your pension plan specialist right away. It is crucial that your home mailing address is correct; that is where we send tax forms and other important documents. If you need to update your address, submit the *Defined Benefit Plan - Change of Address Form* provided.
- Sign up for direct deposit or update your current direct deposit instructions.**
Direct deposit is fast and secure. If you would like to start or need to change your direct deposit, submit a *Defined Benefit Plan Direct Deposit of Pension Payments* form.
- Decide if you would like a Power of Attorney on file for your SERS benefit.**
A Power of Attorney designates someone who can conduct business on your behalf if you become incapacitated. You may revoke your Power of Attorney at any time by providing written notice to SERS. If you think designating a Power of Attorney makes sense for you, submit a *Defined Benefit Plan Power of Attorney* form.
- Make sure your beneficiary designation is up-to-date.**
Not all retirement options include a death benefit but, for those that do, SERS is required by law to disburse funds based on the most recent beneficiary form we have on file. If you would like to reaffirm or update your choice, submit a *Defined Benefit Plan Beneficiary Nomination Form*.

SERS Defined Benefit Plan Annuitant Information

Name John Q. Annuitant (beneficiary/survivor of Jane Q. Deceased)

Social Security Number XXX-XX-####

Annuity Began 06-30-1999

Date of Birth 01-23-1956

Selected Pension Payment Option

Special Option 4 w/Present Value Guarantee - Provides you with a lifetime monthly payment and upon your death, your designated survivor will receive a lifetime monthly payment equal to a percentage of the payment you had been receiving. The amount your survivor will receive was determined by you at the time you retired.

Following the death of your survivor, if the sum of the payments made to you and your survivor is less than the initial value of your SERS benefit at the time you retired, then the difference - or "remaining present value" - will be paid to your beneficiaries.

You cannot change this option selection or your designated survivor unless your survivor dies, or you get married or divorced. Contact your SERS retirement counselor at 1-800-633-5461 for more information.

The full terms of your retirement benefit are set forth in the Application for Annuity filed with SERS when you retired.

The remaining present value/death benefit as of 12/31/13 is \$XX,XXX.XX. (unaudited)

Tax Information

Each year the IRS issues new income tax tables listing the amount of tax owed based on an individual's taxable income and filing status.

To change your withholding, submit an IRS Form W-4P *Withholding Certificate for Periodic Pension or Annuity Payments*. Forms are available through your SERS online member services account, on our website, upon request to ra-SERSretc@pa.gov, or by calling 1.800.633.5461.

A W-4P calculator is also available by logging into your online SERS account. This tool can assist you in completing your W-4P form and comparing how changes to various fields on the form will impact the amount of money withheld from your SERS pension payments for federal income tax purposes.

Withholding and Deductions

This table lists the amounts withheld from your pension payments for income tax, health insurance, or other reasons. The 2026 amounts are projected based on the 2026 IRS tax tables and the most recent W-4P form SERS has on file for you.

	2025 Annual Amount	2025 Monthly Amount	2026 Monthly Amount
Gross Pension Payment	\$26,426.00	\$2,202.17	\$2,202.17
Less Withholding and Deductions			
Federal Income Tax Withholdings	\$0.00	\$0.00	\$0.00
Health Insurance Premiums	\$660.00	\$55.00	\$55.00
Other Authorized Amounts	\$1,200.00	\$100.00	\$100.00
Net Pension Payment	\$24,566.00	\$2,047.17	\$2,047.17

Defined Benefit Plan - Change of Address Form

Return to SERS Disbursements Section, 30 North 3rd Street, Suite 150, Harrisburg, PA 17101-1716

Type of Payee (check all that apply): Member Survivor/Beneficiary Alternate Payee

Last Name		First Name		MI
Phone Number () -	Your Complete SSN - -		Member Complete SSN (if different) - -	

I authorize SERS to change my mailing address as I've provided in the **New Address** area of this form.

I understand this change of address will not alter any direct deposit arrangement I may have.

Former Address

Street Address		
City	State	Zip Code

New Address

Effective Date

Street Address		
City	State	Zip Code

Annuitant/Payee Signature	Date
Power of Attorney Signature* (if form not signed by the Annuitant/Payee)	Date

*POA or guardianship papers must be on file at SERS or be returned with this form.

JANUARY 2026							FEBRUARY							MARCH							APRIL						
S	M	T	W	T	F	S	S	M	T	W	T	F	S	S	M	T	W	T	F	S	S	M	T	W	T	F	S
				X	2	3	1	2	3	4	5	6	7	1	2	3	4	5	6	7				1	2	3	4
4	5	6	7	8	9	10	8	9	10	11	12	13	14	8	9	10	11	12	13	14	5	6	7	8	9	10	11
11	12	13	14	15	16	17	15	X	17	18	19	20	21	15	16	17	18	19	20	21	12	13	14	15	16	17	18
18	X	20	21	22	23	24	22	23	24	25	26	27	28	22	23	24	25	26	27	28	19	20	21	22	23	24	25
25	26	27	28	29	30	31								29	30	31					26	27	28	29	30		
MAY							JUNE							JULY							AUGUST						
S	M	T	W	T	F	S	S	M	T	W	T	F	S	S	M	T	W	T	F	S	S	M	T	W	T	F	S
					1	2		1	2	3	4	5	6				1	2	X	4							1
3	4	5	6	7	8	9	7	8	9	10	11	12	13	5	6	7	8	9	10	11	2	3	4	5	6	7	8
10	11	12	13	14	15	16	14	15	16	17	18	X	20	12	13	14	15	16	17	18	9	10	11	12	13	14	15
17	18	19	20	21	22	23	21	22	23	24	25	26	27	19	20	21	22	23	24	25	16	17	18	19	20	21	22
24	X	26	27	28	29	30	28	29	30					26	27	28	29	30	31		23	24	25	26	27	28	29
31																					30	31					
SEPTEMBER							OCTOBER							NOVEMBER							DECEMBER						
S	M	T	W	T	F	S	S	M	T	W	T	F	S	S	M	T	W	T	F	S	S	M	T	W	T	F	S
		1	2	3	4	5					1	2	3	1	2	3	4	5	6	7			1	2	3	4	5
6	X	8	9	10	11	12	4	5	6	7	8	9	10	8	9	10	X	12	13	14	6	7	8	9	10	11	12
13	14	15	16	17	18	19	11	X	13	14	15	16	17	15	16	17	18	19	20	21	13	14	15	16	17	18	19
20	21	22	23	24	25	26	18	19	20	21	22	23	24	22	23	24	25	X	X	28	20	21	22	23	24	X	26
27	28	29	30				25	26	27	28	29	30	31	29	30						27	28	29	30	31		

■ 2026 Check Mailing Date

■ 2026 Direct Deposit Date

X SERS Offices Closed

1.800.633.5461 | www.SERS.pa.gov

Pennsylvania State Employees' Retirement System | 30 North 3rd Street, Suite 150 | Harrisburg PA 17101





Start direct deposit and stop waiting for the mail!

With direct deposit, your monthly payment is securely deposited into your account on the last business day of the month.

It's fast. It's secure. It's free.

SERS.pa.gov | 1.800.633.5461

**DEFINED
BENEFIT
PLAN**

Traditional Pension

Considering a change to your federal income tax withholding?

You may change the amount of money SERS withholds from your pension for federal income tax or choose not to have money withheld by submitting a completed IRS W-4P *Withholding Certificate for Periodic Pension or Annuity Payments*. Forms are available through your SERS online member services account, on our website, upon request to ra-SERSretc@pa.gov, or by calling 1.800.633.5461.

Receive Email Updates

Sign up to receive member updates by email. Visit www.SERS.pa.gov and scroll to the "Sign Up For News" section.

Considering returning to work?

If you return to work for a SERS employer, your monthly pension payments will stop. It is possible that the pension payments you receive when you retire again will be less than the payments you are currently receiving. To discuss how returning to work could impact your future pension payments, contact your SERS pension plan specialist.

Missing a pension check?

If you do not receive your monthly pension check by the 10th working day of the following month, contact SERS. To avoid this happening to you, sign up for direct deposit by submitting a *Defined Benefit Plan Direct Deposit of Pension Payments* form.