

**ESTIMATE OF RETIREMENT BENEFITS**

March 17, 2005

**JANE MEMBER**

RE: **02-0123456**

This Quotation of Retirement Benefits was prepared based on the following information:

Retirement Date:	06/01/2017	Type of Retirement:	DEFERRED
Service Termination Date:	12/31/2005	Date of Birth:	05/17/1957
Pension Membership Credit as of Termination Date:	21 years 5 months	Nearest age at Retirement*:	60
		Salary used in calculation:	\$ 76,627.67
Your Beneficiary:		Beneficiary's Date of Birth:	00/00/0000

\* If your age at retirement is under 55, the benefit calculation below includes a reduction of 1/4 of 1% for each month you are under the age of 55. There is no reduction if retiring on a disability retirement.

**PENSION Payment Options at Retirement**

Payment Option (You may choose only one.)	Annual Benefit	Monthly Benefit	Your Beneficiary's Benefit
<b>Maximum Option</b>	\$ 29,838.24	\$ 2,486.52	No benefit payable to a beneficiary.
<b>Option A</b>	\$ 0.00	\$ 0.00	\$ 0.00 per month upon your death.
<b>Option B</b>	\$ 0.00	\$ 0.00	\$ 0.00 per month upon your death.
<b>Option C</b>	\$ 0.00	\$ 0.00	\$ 0.00 per month upon your death.
<b>Option D</b>	\$ 0.00	\$ 0.00	\$ 0.00 per month upon your death.
<b>Option 1</b>	\$ 28,883.40	\$ 2,406.95	\$ 286,447.10 reduced each month by \$ 2,406.95.
<b>Option 2</b>	\$ 0.00	\$ 0.00	\$ 0.00 per month upon your death.
<b>Option 3</b>	\$ 0.00	\$ 0.00	\$ 0.00 per month upon your death.
<b>Option 4</b>	N/A		None requested
Life Insurance after Retirement:	\$ 15,095.11	Life insurance available for conversion:	\$ 226,426.67

**Provided compliments of:**

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