



MoDOT & Patrol Employees' Retirement System
 PO Box 1930 • Jefferson City, MO 65102-1930
 Phone: (573) 298-6080 • (800) 270-1271
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Year 2000 Plan Benefit Estimate

Date of Estimate: September 29, 2015

Ms. Mary S Jones 12345 Retire Lane Benefits, MO 65432	MPERS ID: 12345
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This personalized estimate was prepared using the assumptions listed at the right. All information must be verified by MPERS before a benefit can be paid.

This is only an estimate!

Year 2000 Benefit Estimate				
Benefit Payment Options	Retiree Base Benefit	Temporary Benefit*	Total Benefit	Survivor Benefit
Life Income Annuity	\$1,802.50	\$848.23	\$2,650.73	\$0.00
Life-120 Guaranteed	\$1,712.38	\$848.23	\$2,560.61	\$1,712.38
Life-180 Guaranteed	\$1,622.25	\$848.23	\$2,470.48	\$1,622.25

*Temporary benefit and any COLAs earned on that amount end at age 62. Survivors/beneficiaries are not eligible for the temporary benefit.

How We Calculated Your Life Income Annuity Amount						
Credited Service	x	Multiplier	x	Final Average Pay	=	Base Benefit
30.58333	x	.017	x	\$3,466.90	=	\$1,802.50 (life)
30.58333	x	.008	x	\$3,466.90	=	\$848.23 (temporary)
						\$2,650.73 (total)

Credited Service: The service earned as a member of MPERS, including prior service credit you elected to purchase or transfer from another system. The purchase or transfer of prior service credit must be completed before applying for retirement. Your unused sick leave may be used in calculating the amount of your retirement benefit; however, it cannot be used in determining your eligibility for retirement.

Final Average Pay (FAP): The average of your highest 36 consecutive months of pay.

Important Information to Consider:

- Detailed information regarding your retirement benefits may be found in MPERS' *Retirement Handbook*, which is on our website at www.mpers.org.
- The benefit payment option you elect at retirement determines whether or not a survivor/beneficiary benefit will potentially be paid to anyone after your death.
- Regardless of the benefit payment option you elect, you will receive a monthly benefit payment for your lifetime. In addition, you will receive a cost-of-living adjustment (COLA) each year.
- Benefit elections made at retirement cannot be changed after your first retirement benefit has been paid. To help you make informed decisions at retirement, we recommend you attend a free, half-day MPERS **Pre-Retirement Seminar** at least 3 years prior to retirement.
- For active employees, this estimate assumes you will continue working in the same position, at the same rate of pay, until the date of termination shown. If you have any questions regarding this estimate, please contact a benefit specialist at (800) 270-1271.

Personal Information

Date of Birth:
October 28, 1980

Marital Status:
Married

Spouse's DOB:
Not Applicable

Assumptions Used in Calculation

Type of Retirement:
Normal

Date of Retirement:
April 1, 2030

Date of Termination:
March 31, 2030

Credited Service:

Membership	30y 6m 29d
Purchase/	
Transfer*	0y 0m 0d
Sick Leave*	0y 0m 0d
Credited	
Service	30y 7m 0d

*Potential service – may or may not be available at time of retirement

Final Average Pay:
\$3,466.90

Period of Final Average Pay:
06/2015 - 05/2018