

## Active Member Information about My Portal services

Once you have done the Self Registration and logged in, you will use the TABS to navigate to the areas you are interested in looking at.

The screenshot shows the 'Demo Retirement System' portal. At the top right, there are navigation tabs: Home, Data, Contact, Bene, Est, Msgs, Acct, and Logout. A white arrow points to the 'Data' tab. Below the tabs, there is a section for 'Demographic Information' with a table of member details. This is followed by a 'Status History' section with a table of retirement board enrollment. Next is a 'Service History' section with a table of service accrual. Finally, there is an 'Annuity Savings Balance' section with a table showing annual deductions and accumulated amounts from 1999 to 2012.

**Demographic Information** we have on file for you is shown in the table below. Note that it is important that this data and all of the data that follows it is accurate, as it influences pension eligibility, retirement estimates and actual amounts available for payment.

SSN	Name	Birth Date	Hire Date	Veteran Svc	Marital Status	Group	Unit
xxx-xx-8769	Beverly Podlesney	05/01/59	02/15/99	No	Married	1	020 - Town Of Marshfield

Your **Status History** is a record of employment events such as hire, termination, leave of absence, etc. that determine how much creditable service you have.

Status Date	Retirement Board	Status
02/15/99	Mass Demo Retirement System	Enrolled

Your **Service History** is a record of how much creditable service you have accrued during your retirement membership. The more service you have the greater your pension benefit will be. As of today, your total service is 14 years and 4 months.

Begin Date	EndDate	Retirement Board	Service Amt
02/15/99	06/27/13	Mass Demo Retirement System	14.3333

Your **Annuity Savings Balance** is the amount of retirement deductions paid into the retirement system. The current posted accumulated balance is \$20,928.46.

Year	9% Deduction	2% Deduction	Total Deduction	Total Interest	Accumulated Deductions
1999	374.70	0.00	374.70	0.00	374.70
2000	630.61	0.00	630.61	7.87	638.48
2001	1,192.01	0.00	1,192.01	19.25	1,211.26
2002	1,416.32	0.00	1,416.32	31.14	1,447.46
2003	1,477.25	0.00	1,477.25	36.72	1,513.97
2004	1,523.82	0.00	1,523.82	31.12	1,554.94
2005	1,650.38	0.00	1,650.38	40.44	1,690.82
2006	1,643.41	0.00	1,643.41	50.59	1,694.00
2007	1,686.02	0.95	1,686.97	60.75	1,747.72
2008	1,740.54	0.00	1,740.54	71.24	1,811.78
2009	1,815.36	0.00	1,815.36	68.43	1,883.79
2010	1,757.16	0.00	1,757.16	46.71	1,803.87
2011	1,739.38	0.00	1,739.38	34.75	1,774.13
2012	1,762.39	0.00	1,762.39	19.15	1,781.54

## DATA

The screen above shows you what clicking on the **DATA** tab will display.

It shows your **Demographic** information (your SSN, your name, your birthdate, your hire date, veteran status, marital status, group and unit), your **Status History** information (your enrolled date, termination or leave of absence information if applicable, etc), your **Service History** information, your annuity savings balance, and your **Salary History** information.

The bottom part of the screen on the **DATA** tab (shown below) has a box that you could type in corrections if you feel any of the data shown is incorrect. You would type in detail what is wrong, being as specific as possible, and once you are done typing your message be sure to click on the **Record Data Changes** link.

Your Salary History is computed from your contribution rate and your deduction amounts. Your Salary History only reflects pensionable earnings, any additional wages, such as overtime, is excluded.

Year	Earnings
1999	4,163.31
2000	7,006.77
2001	13,244.55
2002	15,736.89
2003	16,413.89
2004	16,931.34
2005	18,337.58
2006	18,260.11
2007	18,733.56
2008	19,339.35
2009	20,170.67
2010	19,523.99
2011	19,326.45
2012	19,582.11

If any of the above data is not correct, please detail below what you believe is wrong. Be sure to be as specific as possible. When you are done, click on the **Record Data Changes** link. Also, be sure that your email address and phone number are correct in the **Contact** section of the site. We will contact you when we have received your message. Any changes you enter through this system will not be posted to your account until after they are reviewed by a Retirement Board staff member.

Data Corrections

[Record Data Changes]

**It is important to note when looking at your Annuity Savings balance on the DATA screen that the Saugus Retirement System did not become fully computerized until 1997, so if you were enrolled and contributing to the system prior to that date, your contributions will not start until the year 1996 (but all contributions you made PRIOR to the year 1996 were added to your actual contributions for the year 1996 only).**

# CONTACT

**Demo Retirement System**

Home Data **Contact** Bene Est Msgs Acct Logout

Welcome to the Contact Maintenance page. The contact information we have on file for you is detailed below. You may only update or provide your telephone number, cell phone number and email address online by modifying it appropriately and clicking the **Update Contact Data** link.

Address 1	One Smeton Pl #014
Address 2	
City	Towson
State	Maryland
Zip Code	21204-0000
Telephone	
Cell Phone	
E-Mail Address	

[Update Contact Data]

If your address information is not correct or is missing, please download the attached Address Change [form](#). Fill in this form completely and submit it to the Retirement Office.

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The **CONTACT** tab, shown above, displays the address, telephone, cell phone, and email address information the Retirement System currently has in your file. If any of this information needs to be corrected, the best way to do so is to click on the link that says **Address Change form**. It would be great if you send us a message about the change as well, in case the link isn't working properly.

# BENE

The **BENE** tab, shown below, displays the beneficiary information the Retirement System currently has in your file. The State requires a specific form to change your beneficiary so please click on the link to **Correct Beneficiary**.

**Demo Retirement System**

Home Data Contact **Bene** Est Msgs Acct Logout

The beneficiary information we have on file for you is shown below. **Note that Secondary Percentage should add up to 100.**

All members need a Return of Accumulated Deductions beneficiary on file. If a member dies before retirement, the Return of Accumulated Deductions beneficiary will receive a lump sum payment of the accumulated retirement deductions.

Name	SSN	Birth Date	Type	Primary	Marital Status	Percent	Telephone	Cell Phone	Address 1	Address 2	City	State	Zip	E-Mail
David W Podlesney	xxxx-xx-1077	02/05/63	Spouse	Yes	Married	100			815 Nettie Circle		Salem	VA	24153	

Members with at least 2 years of creditable service may select an Option D beneficiary. At the time of selection, the Option D beneficiary must be either the member's spouse, child, sibling, parent or former unmarried spouse. If the member dies before retirement, the Option D beneficiary will receive a lifetime monthly retirement allowance.

Option D is an optional beneficiary selection and will trump the Return of Accumulated Deductions beneficiary. If the same beneficiary is named for both Return of Accumulated Deductions and Option D, the beneficiary can choose either a lump sum or monthly payment.

A spouse of a member married for at least 1 year is automatically the Option D beneficiary, provided they are living together, or apart for justifiable cause, on the member's date of death.

Name	SSN	Birth Date	Type	Primary	Marital Status	Percent	Telephone	Cell Phone	Address 1	Address 2	City	State	Zip	E-Mail

Information about your beneficiary can be updated or provided by selecting the beneficiary from the drop down box below and clicking on the **Correct Beneficiary** link. A page will load where you can make corrections.

Select Beneficiary

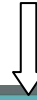
[Correct Beneficiary]

To update or correct your beneficiary elections, download a blank beneficiary form [here](#). Fill in this form completely and submit it to the Retirement Office.

More information regarding survivor benefits may be found on the PERAC web site. Click [here](#) to access this information.

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## EST



Planning for your retirement has never been more important. This page will allow you to estimate your superannuation/regular pension benefit at retirement. Simply indicate when you expect to retire (formatted as MM/DD/YYYY), and click the **Generate Pension Estimate** link.

Please note the information generated is only an **estimate** of potential retirement figures and, as such, should not be relied on to make a retirement decision. Further, the use of this system is not intended to replace retirement counseling but, rather, is a tool to assist with your retirement planning.

By using this estimator, you indicate you understand and agree with the above disclaimer.

Retirement Date:

[\[Generate Pension Estimate\]](#)

\* This estimator is for a member with membership dates BEFORE April 2, 2012.

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The **EST** tab, shown above, displays the area you would go to if you want to run a Retirement Estimate of your projected benefits. Type in the date you would like to retire (MM/DD/YYYY) and click **Generate Pension Estimate**.

Once you click on Generate Pension Estimate, you will see a screen similar to the one below. If you want to try a different date, simply click on **New Calculation**.

Your estimate is based on the following *hypothetical* information:

- Retirement Date: **June 30, 2018**
- Total Creditable Service: **19 years, 4 months**
- Three Year Average: **\$19,796.03**

There are three benefit payment options (A, B & C) available to you when you retire. Each monthly benefit amount is shown below with an explanation of how it works.

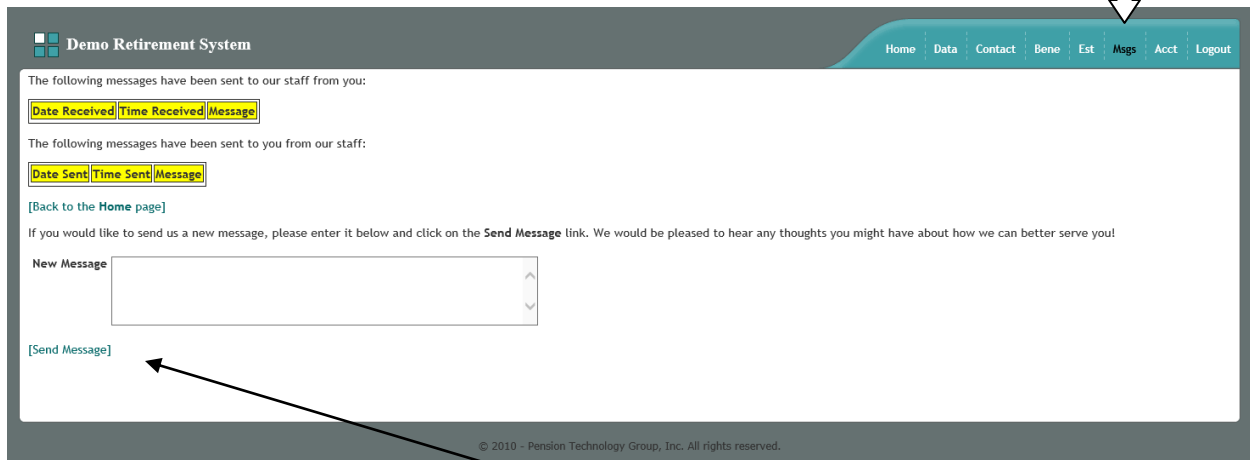
- **Option A** - You would receive your full retirement allowance in monthly payments as long as you live. All allowance payments would cease upon your death and no benefits would be provided for your survivors. This benefit would be **\$605.97** gross per month. Annually, this would be **\$7,271.64**.
- **Option B** - You would receive your full retirement allowance in monthly payments as long as you live. Upon your death, any balance that remains in your annuity reserve account would be paid out to a designated beneficiary. Note that your annuity balance is determined by the contributions you have had deducted from your payroll. Typically, once retirement payments start, this annuity balance is drawn down to zero in ten to twelve years. Of course, this time frame can vary significantly from individual to individual. This benefit would be **\$600.94** gross per month. Annually, this would be **\$7,211.28**.
- **Option C** - This option allows you to receive one benefit amount during your lifetime. Upon your death, your designated beneficiary would receive 2/3rds of the benefit you were receiving for the remainder of his or her lifetime. The monthly benefit you would receive is **\$548.46**. Annually, this would be **\$6,581.52**. The amount that your designated beneficiary would receive upon your death is **\$365.64**. Annually, this would be **\$4,387.68**. If your beneficiary predeceases you, another beneficiary cannot be designated. However, you would begin to receive your retirement allowance under Option A. Note that your designated beneficiary is **David W Podlesney** and that his or her birth date is **February 5, 1963**. If this information is wrong, please go to the Beneficiary page to correct it.

To perform a new retirement calculation, click on the following link:

[\[New Calculation\]](#)

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## MSG



**Demo Retirement System**

Home Data Contact Bene Est **Msgs** Acct Logout

The following messages have been sent to our staff from you:

Date Received	Time Received	Message

The following messages have been sent to you from our staff:

Date Sent	Time Sent	Message

[Back to the Home page]

If you would like to send us a new message, please enter it below and click on the **Send Message** link. We would be pleased to hear any thoughts you might have about how we can better serve you!

New Message

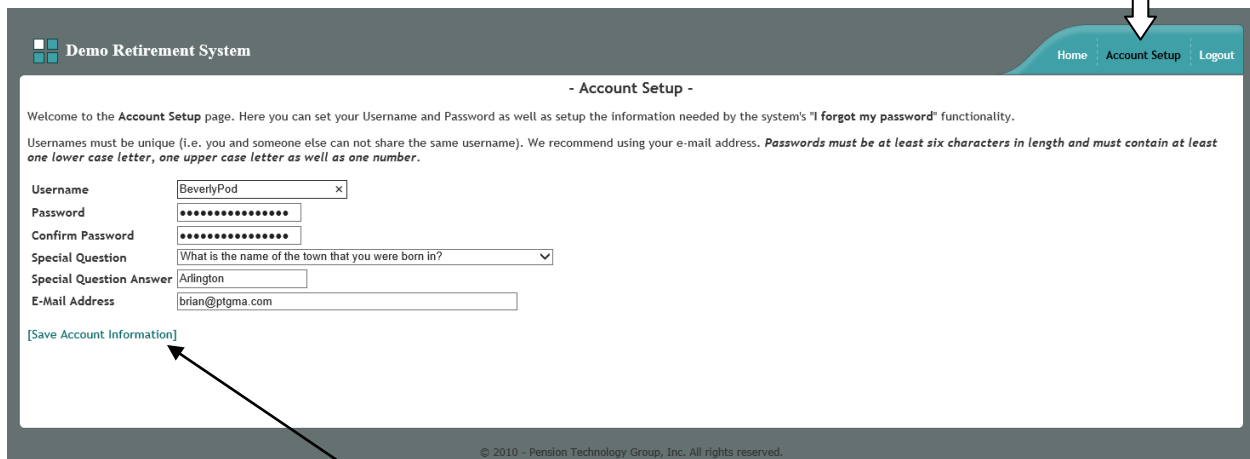
[Send Message]

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The **MSG** tab will bring you to the screen shown above. This is where you would go to send or receive a message to the Retirement Office directly from My Portal.

Once you type your message in the box, remember to click on [Send Message] before leaving this page or your message will not be sent to the Retirement Office.

## ACCT



**Demo Retirement System**

Home **Account Setup** Logout

- Account Setup -

Welcome to the **Account Setup** page. Here you can set your Username and Password as well as setup the information needed by the system's "I forgot my password" functionality.

Usernames must be unique (i.e. you and someone else can not share the same username). We recommend using your e-mail address. *Passwords must be at least six characters in length and must contain at least one lower case letter, one upper case letter as well as one number.*

Username

Password

Confirm Password

Special Question

Special Question Answer

E-Mail Address

[Save Account Information]

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If you want to change your Username or Password or update your Account Information, go to the **Acct** tab. The screen above will appear. This is where you would update or change your username, password, security question/answer or email address. Make sure to click on [Save Account Information] before leaving this page or your new information will not be saved or updated!