

Active Member Information about My Portal services

Any Retirement System

[Login](#) | [Forgot Password](#) | [Self Registration](#)

Welcome to the Any Retirement Board Member/Retiree web site!

If you have forgotten your password, follow the instructions under the "Forgot Password" link. If you have forgotten your username, you will have to call the retirement office to have us look the information up for you.

New User? Registering is easy with [Self Registration](#)

Username

Password

Remember Username

[Login To System](#)

Please log out when you are done. For your security, we also recommend that you close all of your browser windows after you log out.



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Enter Username/Password, then click Login to System to gain access to the ESS site. First time users must first self register by clicking the Self Registration button.

Welcome!

Welcome to the home page for the Any Retirement Board! Here you may:

- [Review your pension data](#)
- [Review your contact information](#)
- [Review your beneficiary information](#)
- [Run a pension estimate](#)
- [Review messages](#)
- [Update your account information](#)
- [Or logout](#)

To perform any of these actions, click on the links above or the tabs at the top of this page. If you hold your mouse cursor over any of the links or tabs, hover text that provides more information will appear.

Click the following link to switch users (note that this text and associated link are only available to system administrators):

[\[Switch User\]](#)



The Welcome Page displays the menu options available. Navigate the ESS site by clicking one of the menu options listed or by clicking on the tabs located at the top left of the Welcome Page.

Any Retirement System

The **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-9473	Robert Block	10/06/58	11/21/83	No	Married	4	TWN - Town

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
11/21/83	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 32 years and 2 months.

Begin Date	EndDate	Retirement Board	Service Amt
11/21/83	01/23/16	Mass Demo Retirement System	32.1667

Your **Annuity Savings Balance** is the amount of retirement deductions paid into the retirement system. **The current posted accumulated balance is \$144,696.83.**

Year	7% Deduction	2% Deduction	Total Deduction	Total Interest	Accumulated Deductions
1986	6,484.87	0.00	6,484.87	0.00	6,484.87
1986	0.00	0.00	0.00	495.13	495.13
1987	2,180.20	0.00	2,180.20	0.00	2,180.20
1987	0.00	0.00	0.00	383.90	383.90
1988	46.87	0.00	46.87	0.00	46.87
1988	2,144.11	0.00	2,144.11	496.29	2,640.40
1989	2,379.07	0.00	2,379.07	648.26	3,027.33
1990	2,616.39	0.00	2,616.39	823.97	3,440.36
1991	2,832.93	0.00	2,832.93	1,009.75	3,842.68
1992	2,861.46	0.00	2,861.46	1,059.46	3,920.92
1993	2,652.30	138.28	2,790.58	820.34	3,610.92
1994	3,037.81	236.85	3,274.66	751.84	4,026.50
1995	3,037.98	243.01	3,280.99	886.60	4,167.59
1996	3,091.99	241.81	3,333.80	956.69	4,290.49
1997	3,196.98	271.36	3,468.34	1,063.95	4,532.29
1998	3,165.56	304.32	3,469.88	1,130.17	4,600.05
1999	3,591.53	414.52	4,006.05	1,137.19	5,143.24
2000	3,581.13	423.06	4,004.19	1,193.51	5,197.70
2001	3,674.77	449.93	4,124.70	1,178.60	5,303.30
2002	3,231.19	0.00	3,231.19	0.00	3,231.19
2002	441.91	523.59	965.50	942.69	1,908.19

The Data Tab displays demographic information, status history, annuity savings fund balances by year, and salary history by year.

2010	4,947.60	813.50	5,761.10	335.60	6,096.70
2011	4,878.04	793.64	5,671.68	235.93	5,907.61
2012	5,695.33	1,027.29	6,722.62	123.87	6,846.49
2013	5,398.25	942.57	6,340.82	130.72	6,471.54
2014	5,560.62	979.55	6,540.17	137.19	6,677.36
2015	708.21	121.89	830.10	0.00	830.10

To download an annuity saving detail report please visit the documentation page [here](#).

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
1993	37,890.00
1994	45,905.46
1995	44,242.36
1996	44,171.45
1997	44,870.51
1998	64,435.90
1999	6,442.42
2000	51,158.99
2001	52,496.69
2002	8,018.39
2003	49,702.73
2004	53,261.25
2005	62,228.13
2006	61,919.74
2007	62,030.08
2008	71,862.25
2009	68,062.96
2010	70,679.98
2011	69,686.28
2012	81,361.82
2013	77,117.77
2014	79,437.36
2015	10,117.27

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 - All changes are subject to review by the Retirement Office]

The Data Tab displays demographic information, status history, annuity savings fund balances by year, and salary history by year.

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	1760 Palace Ave
Address 2	
City	St Paul
State	Minnesota
Zip Code	55105-0000
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.



The Contact Tab displays contact information. Click the Update Contact Data link to notify the retirement board of changes. If address information needs to be updated, click the Address Change form link. Print, complete and mail to the Saugus Retirement Board, 25 Main St, Saugus, MA 01906 or email to scrs@saugusretirement.org.

The beneficiary information we have on file for you is shown below.

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
Barbara Boom	xxx-xx-1259	12/13/64	Spouse	Yes	Married	100			Rr 1 Box 32		Leon	IA	50144	

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 for public employees - pre 4/2/2012 may be found [here](#).

More information regarding survivor benefits for public employees - on or after 4/2/2012 may be found [here](#).

The Beneficiary Tab displays beneficiary information on file with the retirement board. Data for beneficiaries listed may be edited by using the Select Beneficiary field. Any change of beneficiary must be done via the beneficiary change form by clicking the link, filling in and printing the form, and sending it to the retirement board. Please provide a birth certificate and/or marriage certificate for your Option D beneficiary.

Welcome to the calculation page for the Any Retirement Board! Here you may:

Run an estimated calculation for **retirement on a specific date**.

or

Run up to three estimate calculations for **future retirement dates**.



The Estimate Tab displays two options to estimate a retirement allowance. Retirement on a specific date allows for input of a date or retirement and returns an estimate of retirement allowance on that date. This option should be used if within three years of retirement. Future retirement date allows for a calculation of an estimated retirement at three different ages. Examples follow in the next pages.

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.

Retirement Date 10/06/2018 x

[Generate Pension Estimate]



The first option is Retirement on a specific date, which allows for input of a date of retirement and returns an estimate of retirement allowance on that date. This option should be used if within three years of retirement.

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

- Retirement Date: **October 6, 2018**
- Total Creditable Service: **34 years, 10 months**
- Three Year Average: **\$76,648.74**

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 **\$5,109.92** gross per month. Annually, this would be **\$61,319.04**.
- **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 **\$5,072.30** gross per month. Annually, this would be **\$60,867.60**.
- **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 **\$4,562.64**. Annually, this would be **\$54,751.68**. The amount that your designated beneficiary would receive upon your death is **\$3,041.76**. Annually, this would be **\$36,501.12**. If your beneficiary pre-deceases you, another beneficiary cannot be designated. However, you would begin to receive your retirement allowance under Option A. Note that your designated beneficiary is **Barbara Boom** and that her birth date is **December 13, 1964**. If this information is wrong, please go to the Beneficiary page to correct it.

[\[Download Estimate Report\]](#)

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

[\[New Calculation\]](#)

This is the example of using a specific date for the calculation.

Any Retirement System

[Home](#) [Data](#) [Contact](#) [Beneficiary](#) [Estimate](#) [Messages](#) [Tools](#) [Logout](#)

Planning for your retirement has never been more important. This page will allow you to estimate your pension benefit at up to three retirement dates. Simply indicate when you expect to retire, your beneficiary information, your salary assumptions, additional service purchases, and click the **Generate Pension Estimate** link.

If you would like the system to walk you through the process using a step by step "wizard", [click here to start wizard](#).

Enter up to 3 retirement ages:

Retirement Age 1 Retirement Age 2 Retirement Age 3

Enter the Beneficiary and Salary assumptions for all estimate calculations:

Current Annual Salary Beneficiary Type
Salary Increase Beneficiary Birth Date

Additional Service to be Purchased

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



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

Member will NOT be able to run estimate until disclaimer is accepted.



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The second option is Future retirement dates, which allows for a calculation of an estimated retirement at three different ages. Remember that the current annual salary does not include overtime or bonuses. If you have additional service you can purchase, you may want to do one set of estimates without the service purchase and then one set with the service purchase to compare if the additional service purchase is worth pursuing.

Your estimates are based on the following *hypothetical* information:

- Birth Date: 10/06/1958
- Current Salary: \$76,685.00
- Salary Increase: 1.25%
- Beneficiary Type: Spouse
- Beneficiary Birth Date: 12/13/1964
- Service to be Purchased: 0 Yrs
- Current Service as of 02/29/2016: 32.1667

The estimated date your benefit will be the 80% maximum: 03/31/2016 (Age 57 Yrs, 4 Mos)

There are three benefit payment options (A, B & C) available to you when you retire.

- 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.
- 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.
- 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.

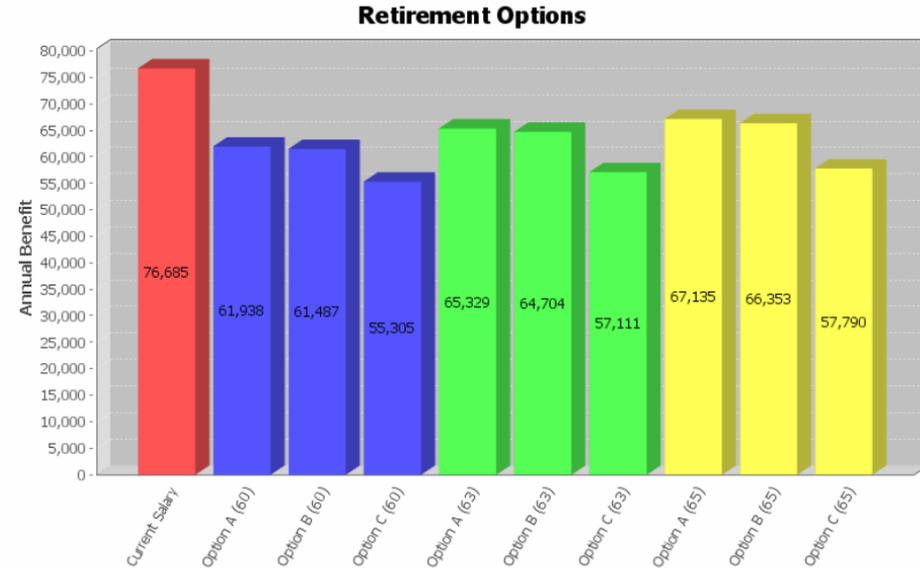
Please note the information generated is only an estimate of potential retirement figures and, as such, should not be relied on to make a retirement decision. Further, the use of this system is not intended to replace retirement counseling but, rather, is a tool to assist with your retirement planning.

To download a print ready PDF document detailing the data shown above, click on the following link:

[\[Download Estimate Report\]](#)

To model different retirement scenarios, click on the following link:

[\[New Scenario\]](#)



An example of the Retirement estimates is shown above for comparison. You can click on Download estimate report to print out a pdf document. If you want another estimate given other dates, salary, beneficiaries simply on New Scenario button to start a new estimate.

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

Date Received	Time Received	Message
01/11/16	10:25:55	Test

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

Date Sent	Time Sent	Message
01/11/16	10:40:27	Test 2

[[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](#)]

The Messages Tab allows messages to be sent directly from the ESS portal to the retirement board and from the retirement board to the member through the Employee Portal.

Welcome to the Pension Data Documentation page. Below you will find links to generate any relevant reports.

To download a PDF document outlining your annuity savings please click [here](#)

[Return to the [Home Page](#)]

The Tools Tab displays links to reports and documents that can be generated for the member.

Welcome to the Help page. Below you will find any relevant documents and links to help you better understand this self-service site.

The Web Portal Informational Packet will give you a general overview of each page on this site.

- [Click here to download the Web Portal Informational Packet.](#)

Please visit the PERAC web site to learn more about survivor benefits. The PERAC web site is also a great resource for any information surrounding the Massachusetts retirement boards and associated laws.

- [Click here to access the PERAC web site.](#)
- [Click here to access more information regarding survivor benefits for public employees - pre 4/2/2012.](#)
- [Click here to access more information regarding survivor benefits for public employees - on or after 4/2/2012.](#)
- [Click here to access more information regarding retirement benefits for public employees - pre 4/2/2012.](#)
- [Click here to access more information regarding retirement benefits for public employees - on or after 4/2/2012.](#)

Administrators:

- [Click here to download the Admin Web Portal Informational Packet.](#)

The Help page displays links to instructions, PERAC, PERAC Retirement Guides, and other helpful resources.

Make sure to Logout!