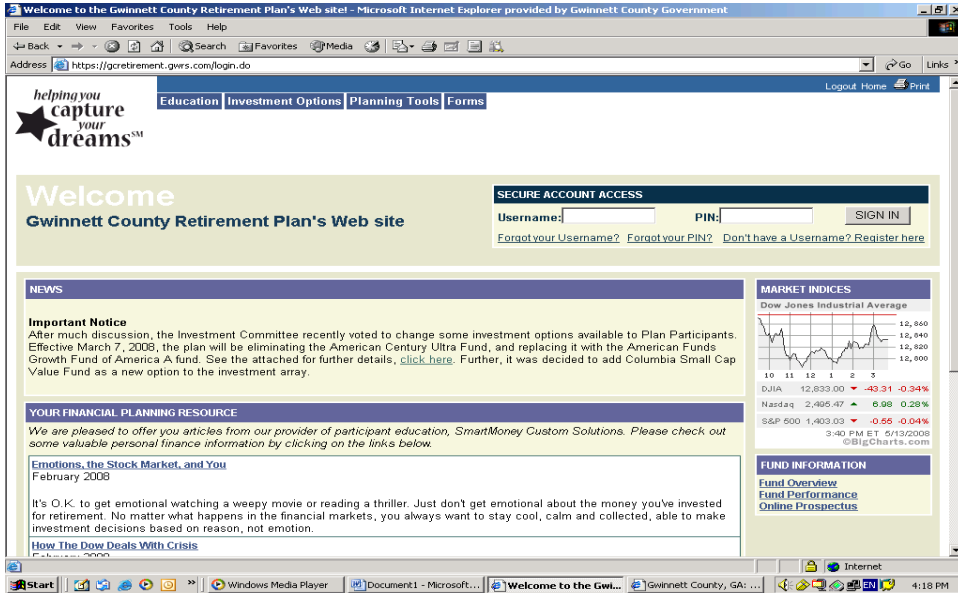


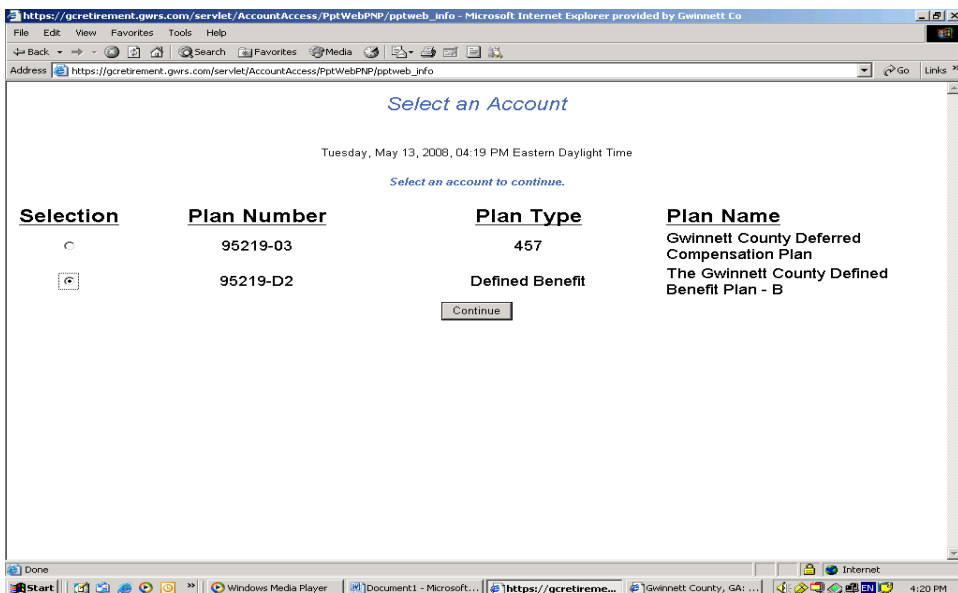
Using the Great-West Retirement Services Benefit Calculator

1. Logon to www.gcretirement.com.
2. Sign in with your username and 4-digit P.I.N. *



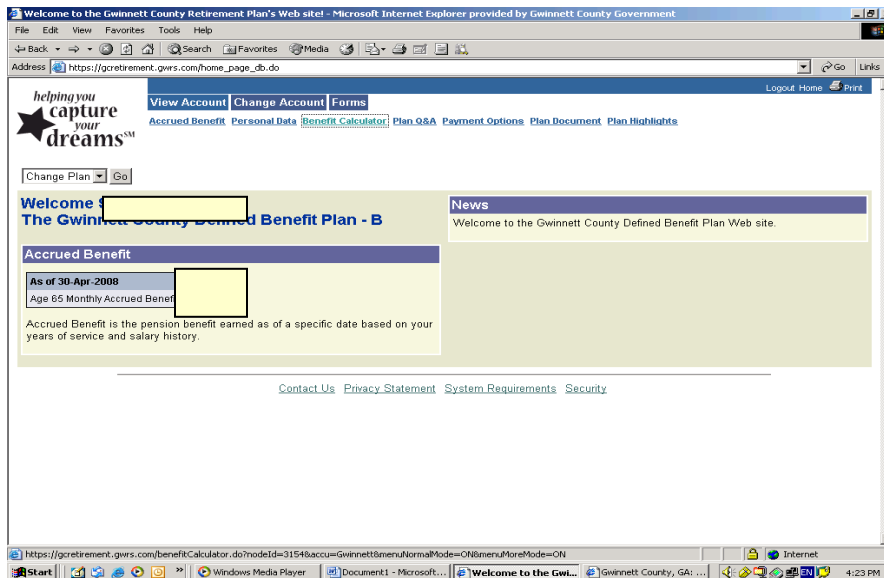
*See appendix A if you need to find out how to setup a username or see appendix B if you need to find out how to get or reset your P.I.N.

3. Click on the selection button next to Defined Benefit Plan.



4. On the top of the Welcome page, there are seven links to various pages of information. You can view your Pensionable Salary by clicking on “Personal Data”. Click on “Benefit Calculator” link to be taken to the “Create Your Pension Estimate” scenario.

Please contact Human Resources/Pension at 770-822-7913 if you find errors in your service history or if the page displays the following message: “Plans Under Review”.



5. Depending on your service history, you will have a choice of three or four date options to select.
- a. Reduced Early Retirement
 - b. Unreduced Early Retirement
 - c. Normal Retirement
 - d. Select a specific date

You will have the C and D options if you are eligible for an Unreduced Early Retirement.

You may only select one date option at a time to prepare an estimate, but you can prepare as many estimates as you want.

If you select a specific date, you must also fill in “Select a specific date for your benefits to start”. That date will be the first day of the month following your last day worked. For example, if your last day worked is December 25, 2009 then your benefits would start on January 1, 2010 if you are already eligible to retire.

If you know that you will be separating from the County prior to being eligible to retire, you can calculate your Pension Benefit using the following information. Remember, you must satisfy the age requirement for retirement in order to receive a benefit.

This age requirement is:

You reach age 65; or
Your age + years of service = 75 and you are at least 50 years old.

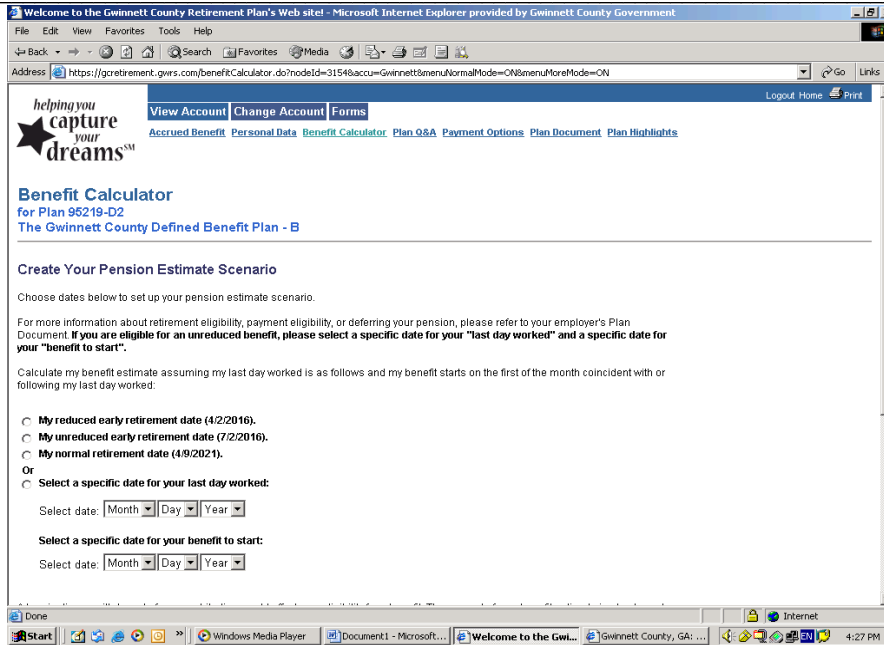
EXAMPLES:

Years of Service at Termination	10 years 6 months	10.50 years
Age at Termination	50 years 5 months	<u>50.4167 years</u>
		60.9167 total points
		75.0000
		<u>- 60.9167</u>
		14.0833 points needed
		<u>50.4167</u> age
		64.5 retirement age

Years of Service at Termination	15 years 6 months	15.5000 years
Age at Termination	50 years 6 months	<u>50.5000 years</u>
		66.0000 total points
		75.0000
		<u>-66.0000</u>
		9 points needed
		<u>50.50000</u> age
		59.5 retirement age

Years of Service at Termination	5 years 9 months	5.75 years
Age at Termination	30 years 3 months	<u>30.25 years</u>
		36.00 total points
		75.00
		<u>-36.00</u>
		39.00 points needed

The individual will reach the age of 65 before obtaining 75 points, so the retirement age will be 65.



Welcome to the Gwinnett County Retirement Plan's Web site - Microsoft Internet Explorer provided by Gwinnett County Government

Address: https://gcreirement.gwrs.com/benefitCalculator.do?nodeId=3154&accu=Gwinnett&menuNormalMode=CN&menuMoreMode=ON

helping you capture your dreams

View Account | Change Account | Forms

Accrued Benefit | Personal Data | Benefit Calculator | Plan Q&A | Payment Options | Plan Document | Plan Highlights

Benefit Calculator

for Plan 95219-D2
The Gwinnett County Defined Benefit Plan - B

Create Your Pension Estimate Scenario

Choose dates below to set up your pension estimate scenario.

For more information about retirement eligibility, payment eligibility, or deferring your pension, please refer to your employer's Plan Document. **If you are eligible for an unreduced benefit, please select a specific date for your "last day worked" and a specific date for your "benefit to start".**

Calculate my benefit estimate assuming my last day worked is as follows and my benefit starts on the first of the month coincident with or following my last day worked:

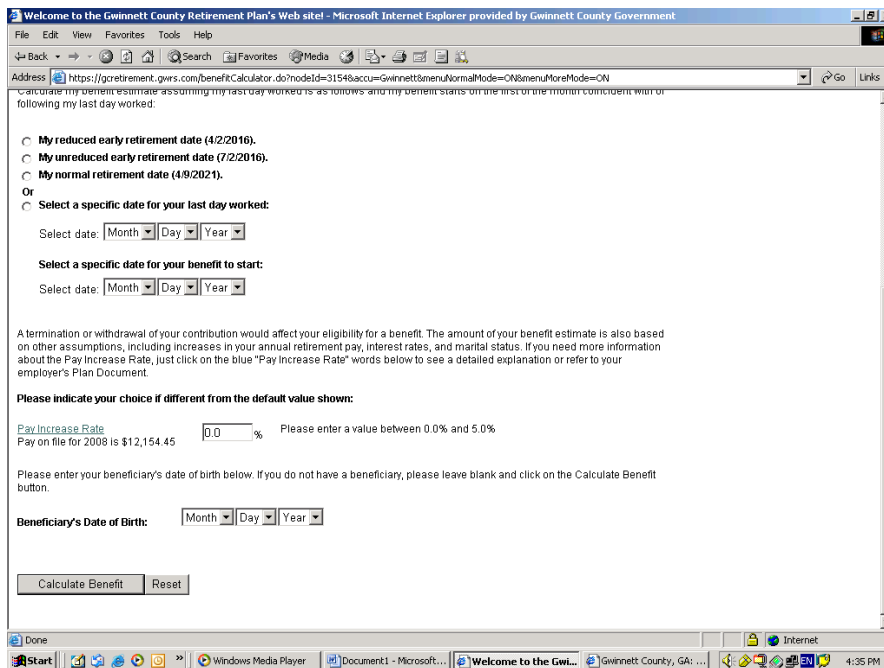
My reduced early retirement date (4/2/2016).
 My unreduced early retirement date (7/2/2016).
 My normal retirement date (4/9/2021).
 Or
 Select a specific date for your last day worked:

Select date: Month Day Year

Select a specific date for your benefit to start:

Select date: Month Day Year

6. Enter what your planned pay increases might be (from 0 – 5%).
7. Enter your beneficiary's birthday. If you do not have a beneficiary, leave blank.



Welcome to the Gwinnett County Retirement Plan's Web site - Microsoft Internet Explorer provided by Gwinnett County Government

Address: https://gcreirement.gwrs.com/benefitCalculator.do?nodeId=3154&accu=Gwinnett&menuNormalMode=CN&menuMoreMode=ON

Calculate my benefit estimate assuming my last day worked is as follows and my benefit starts on the first of the month coincident with or following my last day worked:

My reduced early retirement date (4/2/2016).
 My unreduced early retirement date (7/2/2016).
 My normal retirement date (4/9/2021).
 Or
 Select a specific date for your last day worked:

Select date: Month Day Year

Select a specific date for your benefit to start:

Select date: Month Day Year

A termination or withdrawal of your contribution would affect your eligibility for a benefit. The amount of your benefit estimate is also based on other assumptions, including increases in your annual retirement pay, interest rates, and marital status. If you need more information about the Pay Increase Rate, just click on the blue "Pay Increase Rate" words below to see a detailed explanation or refer to your employer's Plan Document.

Please indicate your choice if different from the default value shown:

Pay Increase Rate: [Pay Increase Rate](#) % Please enter a value between 0.0% and 5.0%
 Pay on file for 2008 is \$12,154.45

Please enter your beneficiary's date of birth below. If you do not have a beneficiary, please leave blank and click on the Calculate Benefit button.

Beneficiary's Date of Birth: Month Day Year

Calculate Benefit | Reset

8. If you are satisfied with the data entered, click on the "Calculate Benefit" button. If not, click the "Reset" button to clear the fields.
9. The Estimate Statement will be displayed on a new page. It will show your birth date, your date of separation from active County duty, and the date your retirement benefits

will start. Your credited service time, final monthly average earnings and your monthly accrued benefit will also be shown.

10. Under the “Summary of Qualified Monthly Benefits”, you will see all the various options available that you will choose from when you are eligible to start the benefit payments.

Below is an explanation of what those payment options are.

Single Life Annuity: Payable for the life of the pension participant; no monthly payments to any beneficiary upon pension participant’s death

10 Year Certain: Payable for life of pension participant, guaranteed for at least 10 years. If pension participant dies before end of the 10 years, the remainder of the 10 years will be paid to the beneficiary

Joint & 50% Survivor Annuity: Payable for the life of the pension participant; upon pension participant’s death, beneficiary will receive 50% of pension participant’s monthly benefit for life

Joint & 66 2/3% Survivor Annuity: Payable for the life of the pension participant; upon pension participant’s death, beneficiary will receive 66 2/3% of pension participant’s monthly benefit for life

Joint & 75% Survivor Annuity: Payable for the life of the pension participant; upon pension participant’s death, beneficiary will receive 75% of pension participant’s monthly benefit for life

Joint & 100% Survivor Annuity: Payable for the life of the pension participant; upon pension participant’s death, beneficiary will receive 100% of pension participant’s monthly benefit for life

Pop-Up Annuities: If the beneficiary dies before the pension participant, the pension participant’s monthly benefit will “pop-up” or increase to the amount of the Single Life Annuity for the remainder of the pension participant’s life

Appendix A: How to Setup a Username

- Logon to www.gcretirement.com .
- Click on “Don’t Have a Username? Register here”.
- You will be taken to a screen where you will be asked for your Social Security Number and PIN. If you don’t know your PIN, see Appendix B.
- Complete the information requested.
- Write your information down in a secure place so that you will be able to access your account next time.

Appendix B: How to Obtain or Reset Your P.I.N.

- Call KEYTALK at 1-800-701-8255.
- The automated telephone system will prompt you to enter your Social Security number, PIN and then “#”.
- Since you are calling for your PIN, press 0#, 0# after you enter your SSN and the system will recognize that you need to speak to a representative.
- The Great West representative will ask a few questions to verify your identity.
- You will then be given a four digit **TEMPORARY PIN**. This PIN will expire in 24 hours, so you must be ready to go online and choose a permanent PIN.
- You, the account owner, are responsible for keeping your assigned PIN confidential. Contact Great-West Retirement Services immediately if you suspect any unauthorized use.
- You are now ready to go online at www.gcretirement.com and use your Benefit Calculator.

Appendix C: Ordering a PIN from the Website

- Logon to www.gcretirement.com .
- Click on “Forgot Your PIN”?
- If you know your Username, you can follow the instructions in the left message and reset your PIN.
- If you do not know your Username, you will need to click the “Order PIN” option, and one will be mailed to the address on file.