

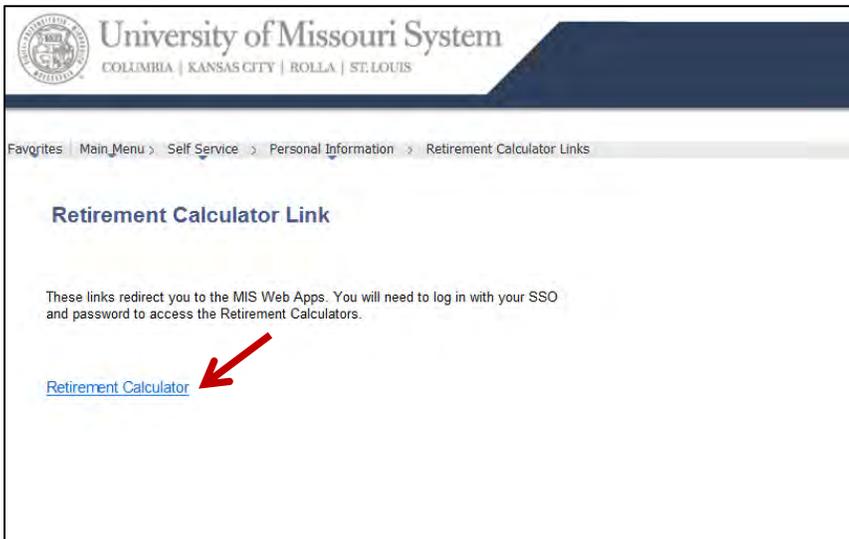
Tutorial: Estimate Your Retirement Benefits

Log Into myHR: <https://myhr.umsystem.edu>



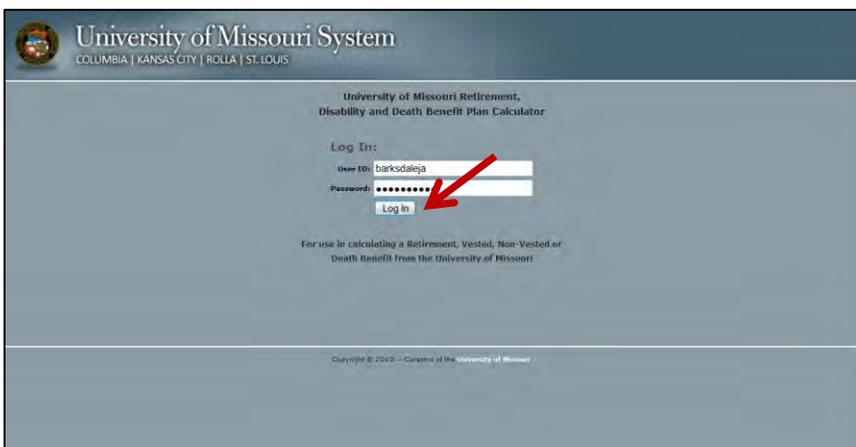
Navigation:

- Main Menu
- Self-Service
- Personal Information
- Retirement Calculator Links



Click the “Retirement Calculator” link.

You will be redirected to the Calculator log-in page.



Log in to calculator by again using your SSO User ID and Password.

Disclaimer

Please read the Online Service Agreement and the Disclaimers below before using the Pension website. When you have read and understood the Online Services Agreement and the Disclaimers, you may continue to click the links to access the various sections within the website.

Online Services Agreement

The Pension website is an online information and communications system (the "System") made available through the Curators of the University of Missouri (the "University"). Your access to and use of the System is subject to your agreement and compliance with the terms set forth below. IF YOU DO NOT WISH TO BE BOUND BY THESE TERMS, YOU MAY NOT ACCESS OR USE THE SYSTEM. The University may modify this agreement at any time, and you agree such modifications will be effective immediately upon either posting the modified agreement on this website or notifying you.

THIS IS AN EXCLUSIVE AND PROPRIETARY SYSTEM FOR ACCESS AND USE BY AUTHORIZED PERSONS ONLY (PARTICIPANTS IN THE UNIVERSITY OF MISSOURI RETIREMENT, DISABILITY AND DEATH BENEFIT PLAN). IF YOU ARE NOT AUTHORIZED TO ACCESS OR USE THIS SYSTEM, LEAVE THIS WEBSITE NOW. Unauthorized or improper access or use of this System may subject the user to liability.

You understand and agree that you are responsible for maintaining the confidentiality of your User (Employee) ID and password. You agree that you will promptly change your password in the event that you become aware of any breach of the confidentiality of your password.

The links to various other websites from this system are provided for your convenience only. The University does not endorse any of these sites or the products or services described or information contained on these sites. The University disclaims responsibility for the content and accuracy of information available on such other sites. Any opinion or recommendations expressed are solely those of the provider of the other website and are not the recommendations of the University. The information you may access from such sites is for information purposes only and is neither intended to be nor is a substitute for professional advice.

In no event will the University be liable to you for loss or damage resulting from any use of, inability to use, or reliance upon the website or its contents, including any direct, indirect, special, consequential or incidental damages or claims (whether in contract, in tort, or otherwise). If any disclaimer or limitation on liability in this agreement is found to be invalid or unenforceable for any reason, then the aggregate liability of the University upon any claim (whether in contract, in tort, or otherwise) arising out of the site, its use, or its contents, will not exceed one hundred dollars.

Disclaimer

The Pension website is a tool that allows you to review different retirement scenarios to assist you in planning your retirement. It is an estimator only, and the estimates provided are based on the information we have on file regarding your employment by the University, the data you enter and the assumptions that you choose. That information and those data may contain errors that could affect the calculation of your estimated pension benefits. Therefore, any of the amounts shown are subject to change as a result of corrections made to the data. As you approach retirement and are making a decision to retire, you should contact the Retirement Benefits Department. You should also contact the Retirement Benefits Department if you see any data elements that are incorrect (age, years of service, etc.).

The Pension website is not a tool for final calculations. Your benefits under the Plan when you retire will depend on many factors, including your actual pay and service and the Plan provisions in effect at the time you retire. Any benefit you receive when you retire will probably differ from the estimate provided by the Pension website.

THE UNIVERSITY DISCLAIMS ALL WARRANTIES REGARDING THE SYSTEM AND WEBSITE, EXPRESS OR IMPLIED, AND EXPRESSLY DISCLAIMS THE IMPLIED WARRANTIES OF MERCHANTABILITY AND FITNESS FOR A PARTICULAR PURPOSE.

Benefit Reductions

The Pension website does not take into account certain benefit reductions including, but not limited to, the following circumstances under which your benefits will be reduced:

- A court has ordered that a portion of your benefit be paid to your former spouse and there is a Division of Benefits Order (DBO) on file with the University;
- Some or all of your benefits have already been paid (i.e., you received a distribution based on prior service; you are a rehired retiree).

THE UNIVERSITY HAS USED REASONABLE EFFORTS TO MAKE THE PENSION WEBSITE AS CONSISTENT WITH THE TERMS OF THE PLAN AS POSSIBLE. IN THE EVENT THERE IS A DISCREPANCY BETWEEN THE INFORMATION PROVIDED BY THE WEBSITE AND THE BENEFITS YOU ARE ACTUALLY ENTITLED TO UNDER THE TERMS OF THE PLAN, THE TERMS OF THE PLAN WILL GOVERN.

Governing Law

The laws of the State of Missouri, excluding its conflict of law rules, govern this agreement and your use of the Pension website. You agree that the state courts located in Boone County Missouri have exclusive jurisdiction for any claim, action or dispute under this agreement. You also agree and expressly consent to the exercise of personal jurisdiction in Missouri.

I have read the terms set forth in this Online Services Agreement and in the Disclaimer and I understand and agree with them.

(Click to perform an online estimate)

Home Welcome to the University of Missouri Pension Calculator Website

Your Pension Data This website is your resource for pension plan information and online modeling.

Your Address As an active employee you can:

- [Review basic pension plan data](#)
- [Estimate your future pension payments](#)
- [Review your beneficiary data](#)
- [Read about the plan](#)

Learn More

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Related Links

- Faculty and Staff Benefits
- IRS (Internal Revenue Service)
- Medicare
- Missouri Dept of Revenue
- Social Security Administration
- Tax Deferred Investment (TDI) Plans
- University of Missouri Retirement, Disability, and Death Plan Booklet

About this website The University of Missouri sponsors the University of Missouri Retirement, Disability and Death Benefit Plan (the "Plan"). This website is operated for the Plan by EDS. This website provides an overview of the Plan. However, the Plan operates under a detailed legal plan document. An overview cannot deal with every set of circumstances. If this website is incomplete in some respect or can be interpreted or used to be inconsistent with the plan document in any way, the plan document will control. Copies of the plan document are available for review at <https://uminfoport.umsystem.edu/media/hr/benefits/Retirement%20Plan%20Document%2012-1-19%20FINAL.pdf>.

Review the disclaimer.

Click the "I've Read and Understood the Disclaimer" button.

Several options appear; we recommend you review all of them.

To retrieve your retirement estimate, click on the "Estimate your future pension payments" link.

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Jill Barksdale January 17, 2012

Home **Project Your Benefit**

Your Pension Data Just fill in the information below to project your University of Missouri pension benefit.

Your Address If your beneficiary's date of birth is not shown below, you must enter it below to view the options you may be eligible to receive.

Your Beneficiary

Project Your Pension Benefit

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- IRS (Internal Revenue Service)
- Medicare
- Missouri Dept. of Revenue
- Social Security Administration
- Tax Deferred Investment (TDI) Plans
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Your projected last day of work: 01 / 01 / 2032

When you want pension benefits to begin: 01 / 02 / 2032

Enter a date:
Or an age:

Your beneficiary's date of birth: 09 / 11 / 1975

Your beneficiary's relationship: Spouse

Your projected annual pay increase: 1%

Lump Sum Election Percentage: 0%

Estimated Annual Value of Social Security at Commencement Date: 0 (\$ annual)

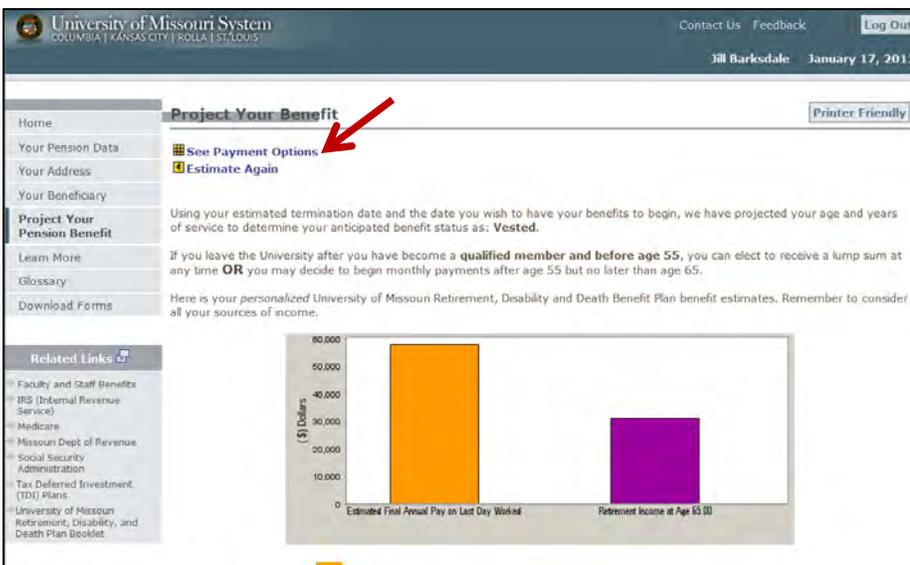
Estimated Annual Value of Tax Deferred Investment at Commencement Date: 0 (\$ annual)

Place your cursor over the **bold blue** words to learn more about these data items.

If you're ready to see your pension benefit estimate, click **submit** now.

Complete the various fields (the variable factors which help to determine your benefit amount). Hover your mouse over anything in blue font to get more information on that topic.

Click on the "Submit" button.



Review the information on this page and then click the "See Payment Options" link.

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Using your estimated termination date and the date you wish to have your benefits to begin, we have projected your age and years of service to determine your anticipated benefit status as: **Vested**.

If you leave the University after you have become a **qualified member and before age 55**, you can elect to receive a lump sum at any time **OR** you may decide to begin monthly payments after age 55 but no later than age 65.

Here is your *personalized* University of Missouri Retirement, Disability and Death Benefit Plan benefit estimates. Remember to consider all your sources of income.

LUMP SUM

Lump Sum Payment = \$166,251.63

SINGLE LIFE ANNUITY

NO GUARANTEED COLA

Monthly Payment Option

Single Life Annuity:
No Guaranteed Period
No Guaranteed COLA

This is the Payment Options Report.

Click the "Printer Friendly" button. Print and bring a copy of this page with you to the session.