

TOOL 3

Pension Decision Sheet

Get these numbers from your retirement system in writing. Do not estimate them, and do not move anything until every line is filled in.

Vested? Yes / No / Unsure _____

Leave today — projected monthly benefit _____

One more year _____

Three more years _____

Five more years _____

Retiree medical milestone _____

Survivor benefit _____

Refund or transfer amount, if applicable _____

What disappears if I take a refund or transfer eligible funds?

What happens if I leave and later return to the system?

Finish this sentence

If I leave today, I am giving up _____ in exchange for _____.
