As a participant in your employer’s defined benefit pension plan you have access to the Retirement Focus Service Center – a secure customer service center that helps you access your account information.

**RetirementFocus.com**

You can reach www.RetirementFocus.com from any computer with a secure Internet connection. On the website, you can:

- **Stay up-to-date on your account information.** See a snapshot of your personal information, such as name and address as well as your compensation history, and a current accrued benefit.

- **Model retirement savings projections.** Build your personal plan for retirement by modeling Total Retirement Benefit projections, including your estimated Social Security benefits, other retirement plan assets, and any other sources of retirement savings you may have. Or, model an estimated projection of only your Pension Plan benefit.

- **Learn more about your Pension Plan.** Get answers to some of the most frequently asked questions about the Pension Plan, review summary plan material, and access related resources.

- **Elect to begin your retirement benefits.** When you are ready to initiate your Pension Plan benefits, you can use the online retirement election tool.

**Retirement Focus Phone Line**

In addition to the RetirementFocus.com website, you have access to Retirement Focus through the toll-free number to make changes to your personal information or initiate your retirement. The Retirement Focus phone line is available Monday through Friday, from 8:00 a.m. through 8:00 p.m. ET at 888-917-7107.

Follow the instructions in this guide to manage your account through the Retirement Focus Service Center.

*(Please note: screenshots are for illustrative purposes. Once you login, your screens may differ slightly due to the options available in your retirement plan.)*

**RetirementFocus.com**

From any computer with a secure Internet connection, enter www.RetirementFocus.com.

If you have not yet logged in to Retirement Focus, enter your initial user name (your Social Security Number) and initial password (your birth date as MMDDYY) under Participant Login. Once you log in, you will create your permanent user name and password. In addition, you will create a Secret Q&A, which you can use if you need to reset your Login information.

**My Account**

Once you log in, the My Account section includes your personal information, including your employment and compensation history, and your accrued benefit amount (payable at your Normal Retirement Date) if you were to retire today.
Benefit Modeling

RetirementFocus.com allows you to model your Total Retirement Benefit based on variables you enter about your anticipated date of retirement and other sources of retirement income.

Begin by clicking the Modeling link in the top navigation menu or the Get Started button from the home page. Then enter general assumptions such as your current pay, expected pay increase percentage, anticipated rates of returns, and information about your other retirement savings.

To model only your Pension Plan benefit using fewer variables, click the “In a Hurry” link.

When you click in each of the fields to enter your assumptions, you will see a detailed description of each of the assumptions.

Once you click “Project Benefits”, your projected annual income will display, showing the estimated income you will receive from each of your retirement savings sources each year.

Initiate Retirement Online

When you are ready to initiate your retirement and begin receiving Pension Plan benefit payments, click the “Get Started” link on the Home page.

- Verify your address.
- Provide details on your retirement timeline, such as termination date.
- Indicate whether you have a QDRO.
- Elect whether you want to complete the process online or request retirement forms.

You may need to gather some documents to reference while you complete online retirement. When you are ready to complete the process, click the “Get Started” link on the Request page.

The online retirement request process through Retirement Focus will guide you through all the steps to complete your election. Examples of the steps include electing optional benefit forms, indicating withholding amounts, providing direct deposit information and designating rollover elections.

Logging Out

Be sure to click the Log Out button in the upper right-hand corner when you are finished to ensure the highest level of security.

Additional Help

Contact the Retirement Focus Service Center at 888-917-7107 Monday through Friday from 8:00 a.m. through 8:00 p.m. ET if you have additional questions about your Pension Plan or to initiate your retirement.