



4. Identify when you will **leave state service** and **start retirement**.

Remember to **click** the appropriate radio button.

Click the radio

For this estimate, assume that I plan to

On the Date Specified

Date 03/31/2020

(example: 8/31/2040)

Enter the date you will **leave state service**.

Years

Months

For this estimate, assume that I plan to retire

On the Date Specified

At the Age Specified

Date 04/01/2020

(example: 9/1/2040)

Enter the date you will **start retirement**.

Years

Months

Click the radio button.

5. You may also run an estimate using your age.

Enter the age you will **leave state service**.

For this estimate, assume that I plan to leave state service

Click the appropriate radio button.

At the Age Specified

Years

Months

(example: 8/31/2040)

For this estimate, assume that I plan to retire

On the Date Specified

At the Age Specified

Date

(example: 9/1/2040)

Years

Months

Enter the age you will **start retirement**.

Remember to **click** the appropriate radio button.

6. Once you have entered your information you may now run your estimate. Scroll to the bottom of the page and hit the Calculate Pension button.

**Calculator Inputs**

The service on file has been collected as of 01/2020 and is subject to additional audit and correction when you retire. While this calculation has been adjusted to reflect any part-time service you may have had, additional adjustments may be needed for any part-time service you have had prior to 10/1/2003. See your agency if you have questions regarding any of your part-time service.

Service and Earnings Calculated As Of: 01/31/2020

Service Type	Vesting Service on File (yrs)	Credited Service on File (yrs)
1 Non Haz Duty	34.826757	34.826757
2 Total Service	34.826757	34.826757

(You can Replace this Value) For this estimate, project my Non Haz Duty [Vesting service](#) forward using:  yrs

(You can Replace this Value) For this estimate, project my Non Haz Duty [Credited service](#) forward using:  yrs

\*Earnings/Service Projections will begin the month following the Service As Of Date

Enter the percentage of full time you expect to work going forward.   
(100% will be assumed if nothing is entered.)

To calculate average salary, for this estimate project my salary as follows:

Using my last month of salary on file\*

OR Using an average monthly salary of:

Increase my salary every July by:  %

\*The salary for Part-Time members is already inflated for calculation purposes. Only regular earnings types are included in this number.

**Override Values**

If you do not want the results on file to be used to project an estimate, please enter your own values here:

For this estimate, assume my final Average Salary will be:

Use Service Overrides

**Service Override Amount and Retirement Type**

I expect to retire as Haz Duty  I expect to retire as a Non Haz Duty

For this estimate, assume my final Vesting Service will be:

For this estimate, assume my final Credited Service will be:

Click Calculate Pension.

7. A Warning will appear stating “It may take a few minutes to calculate the pension benefit.” Click ok.

The screenshot shows a pension estimator interface. A dialog box titled "Message" is displayed in the foreground, containing the following text: "Warning -- It may take a few minutes for the calculation to run (30000,1252). The system may take few minutes to calculate the pension benefit. Click Ok to continue or Cancel to return to the input screen". Below the text are two buttons: "OK" and "Cancel". A blue callout box with a pointer to the "OK" button contains the text "Click OK".

Vesting Service on File (yrs)	Credited Service on File (yrs)
34.826757	34.826757
34.826757	34.826757

8. Click **Accept** to view the pension estimate.

### Disclaimer

Joe Smith

The online pension estimator does not handle the following situations:

- Estimates for judges, members of ARP, TRS or any other state retirement system.
- Estimates if a benefit will be adjusted as a result of a divorce decree.
- Disability retirement benefits.
- MERS Retirement Estimates

#### DO NOT USE THIS ESTIMATOR IF:

- You are receiving disability compensation payments under CGS 5-142(a); or
- Your average salary is more than \$255,000 (IRC Salary Limits May Apply).
- You expect to have a 130% cap applied to your salary.

The screenshot shows the disclaimer screen with two buttons: "Accept" and "Decline". The "Accept" button is highlighted with a blue callout box containing the text "Click Accept".

Accept I have read and understood this disclaimer. Please show me my pension estimate results

Decline Return to previous screen

9. A pension estimate will be produced using the information provided by the system.

## State Employees Retirement Sys

### Descriptions of Options for Forms of Payment

Joe Smith

Calculation Date:	02/10/2020	Member's Closest Age at Date of Retirement:	62 yrs
Date of Retirement:	04/01/2020	Annuitant's Closest Age at Date of Retirement:	59 yrs
Type Of Retirement:	Normal Non-Haz Duty	Months until Normal Retirement:	Not Applicable
Retirement Plan and Tier:	SERS Tier 2	2020 Breakpoint:	\$86,057.00
Grandfathered Retirement Age?:	Yes(By Age/Svc)		

Service		
Service Type	Total Vesting Service (yrs)	Total Credited Service (yrs)
1 Non Haz Duty	34.993423	34.993423
2 Pre 6/30/2011		26.340000
3 Post 6/30/2011		8.580000

Receiving a monetary benefit **does not** guarantee you will also receive HEALTH INSURANCE at retirement. **There may be additional requirements necessary for you to complete before you would qualify for retiree health insurance.**

See your agency human resources if you have questions regarding your eligibility to receive health insurance with the above estimated retirement benefit.

Final Average Salary																
Average Earnings Amount:	\$109,200															
<table border="1"> <thead> <tr> <th colspan="2">Period Dates</th> <th>1-3 of 3</th> </tr> <tr> <th>Begin Date</th> <th>End Date</th> <th></th> </tr> </thead> <tbody> <tr> <td>1 04/01/2015</td> <td>03/31/2016</td> <td></td> </tr> <tr> <td>2 09/01/2016</td> <td>08/31/2017</td> <td></td> </tr> <tr> <td>3 02/01/2018</td> <td>01/31/2019</td> <td></td> </tr> </tbody> </table>		Period Dates		1-3 of 3	Begin Date	End Date		1 04/01/2015	03/31/2016		2 09/01/2016	08/31/2017		3 02/01/2018	01/31/2019	
Period Dates		1-3 of 3														
Begin Date	End Date															
1 04/01/2015	03/31/2016															
2 09/01/2016	08/31/2017															
3 02/01/2018	01/31/2019															

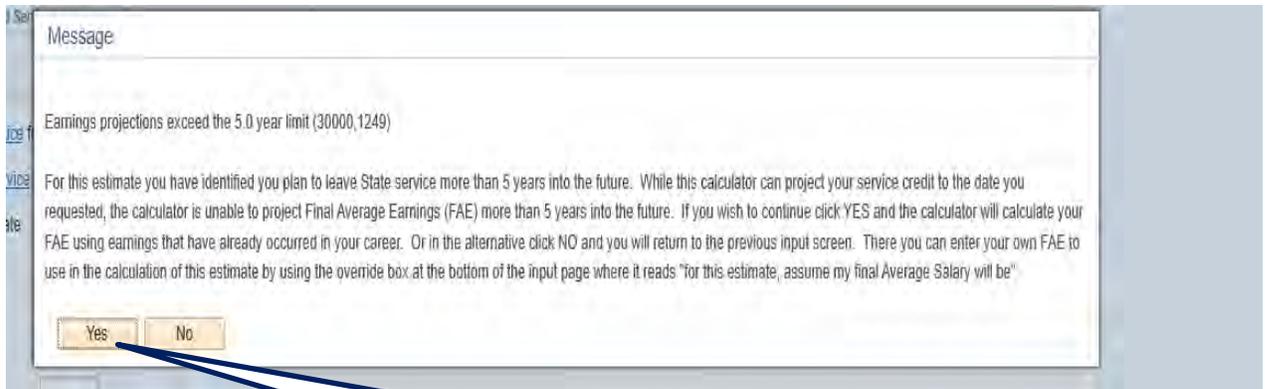
Payment Options					1-5 of 5
Option	Member's Annual Amount Payable	Member's Monthly Amount Payable	Spouse/Annuitant's Annual Amount Payable	Spouse/Annuitant's Monthly Amount Payable	
1 50% Annuitant	\$52,300.00	\$4,350.00	\$26,100.00	\$2,170.00	
2 100% Annuitant	\$48,400.00	\$4,030.00	\$48,400.00	\$4,030.00	
3 Life Annuity	\$56,900.00	\$4,740.00			
4 10 Year Certain	\$55,900.00	\$4,650.00			
5 20 Year Certain	\$52,900.00	\$4,400.00			

[Return to Estimate Input page](#)

[Benefits Home](#)

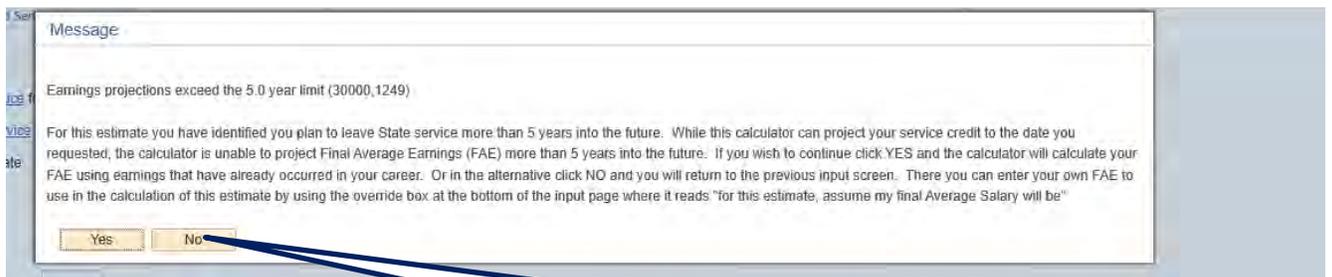
10. If you are projecting more than 5 years into the future, you will receive the warning message below. The calculator will be unable to project your Final Average Earnings (FAE) more than 5 years into the future.

If you click **Yes**, the calculator will calculate your FAE using the earnings that have already occurred in your career.



Click **Yes**, and the estimator will use earnings that have already occurred in your career.

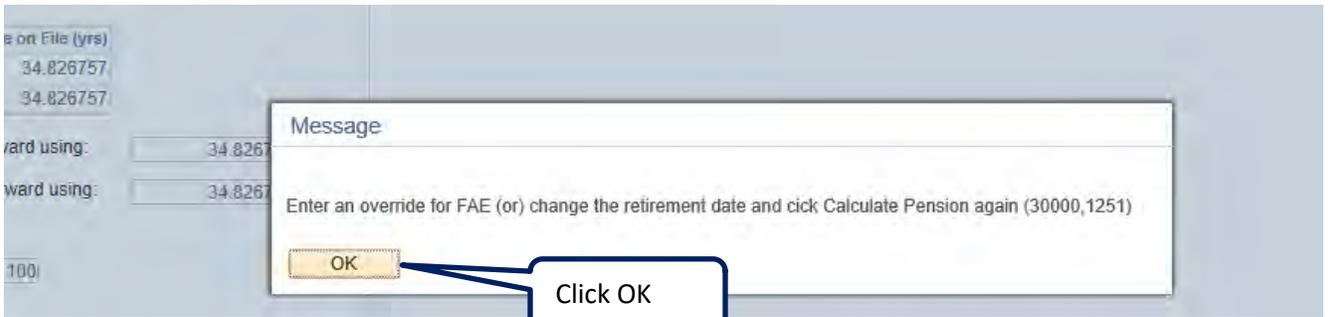
If you click **No**, you will be returned to the previous screen so you may enter your own FAE to be used to calculate your benefit.



Click **No**, and you will be returned to the previous screen so you may enter your own FAE.

If you click No, you will receive the message below stating, you will need to enter an override for FAE.

Click OK.



To override the Final Average Salary (FAE) enter a new value in the “**For this estimate, assume my final Average Salary will be:**”

A screenshot of a web form titled 'Override Values'. The form contains the following elements:

- A header section with the title 'Override Values' and a sub-header: 'If you do not want the results on file to be used to project an estimate, please enter your own values here:'
- An input field with the label 'For this estimate, assume my final Average Salary will be:'.
- A checkbox labeled 'Use Service Overrides'.
- A section with the label 'ect to retire as a Non Haz Duty'.
- Two more input fields with labels: 'For this estimate, assume my final Vesting Service will be:' and 'For this estimate, assume my final Credited Service will be:'.
- A yellow button at the bottom labeled 'Calculate Pension'.

A blue callout box with a pointer to the first input field contains the text: 'To override **final average salary**, enter new value here.'

Follow steps 7, 8 and 9.

# Overrides

*This estimator is converting historical data, therefore you may discover that it might not have captured all of your service. If this is the case, you may use the following Override features to help the estimator calculate your benefit. You can override both SERVICE and AVERAGE SALARY. If you need to override service and you would like the estimator to project your service from today's date using the correct Vesting service and Credited service, please see Step 11. If you need to override average salary, please see Step 14.*

How to override information that has been produced on the estimator.

11. To replace the current starting point for vesting and credited service, enter new values in the appropriate boxes labeled “**For this estimate, project my Non Haz Duty Vesting/Credited Service forward using**”. The calculator will project vesting and credited service forward from these new values.

### Calculator Inputs

The service on file has been collected as of 01/2020 and is subject to additional audit and correction when you retire. While this calculation has been adjusted to reflect any part-time service you may have had, additional adjustments may be needed for any part-time service you have had prior to 10/1/2003. See your agency if you have questions regarding any of your part-time service.

Service and Earnings Calculated As Of: 01/2020

Service Type	Vesting Service	Credited Service
1 Non Haz Duty		
2 Total Service	34.826757	34.826757

(You can Replace this Value) For this estimate, project my Non Haz Duty [Vesting service](#) forward using:  yrs

(You can Replace this Value) For this estimate, project my Non Haz Duty [Credited service](#) forward using:  yrs

\*Earnings/Service Projections will begin the month following the Service As Of Date

Enter the percentage of full time you expect to work going forward. (100% will be assumed if nothing is entered.)

To calculate average salary, for this estimate project my salary as follows:

Using my last month of salary on file\*

OR Using an average monthly salary of:

Increase my salary every July by:  %

\*The salary for Part-Time members is already inflated for calculation purposes. Only regular earnings types are included in this number.

Enter replacement values for **Vesting** and **Credited Service** here.

12. **For part-time members only.** The default for calculating the projection is full-time (100%). To override to project for part-time service, enter percentage of a full-time schedule worked (50%, 80% etc).

**Calculator Inputs**

The service on file has been collected as of 01/2020 and is subject to additional audit and correction when you retire. While this calculation has been adjusted to reflect any part-time service you may have had, additional adjustments may be needed for any part-time service you have had prior to 10/1/2003. See your agency if you have questions regarding any of your part-time service.

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(You can Replace this Value) For this estimate, project my Non Haz Duty [Credited service](#) forward using:  yrs

\*Earnings/Service Projections will begin the month following the Service As Of Date

Enter the percentage of full time you expect to work going forward.  
(100% will be assumed if nothing is entered.)

To calculate average salary, for this estimate project

Using my last month of salary on file\*

OR Using an average monthly salary of:

Increase my salary every July by:  %

\*The salary for Part-Time members is already inflated for calculation purposes. Only regular earnings types are included in this number.

Enter part-time percentage here.

13. To override your average monthly salary, enter a new value in the “Using an average monthly salary of:” box. The calculator can project for salary increases each July. The default is no increase.

**Calculator Inputs**

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(You can Replace this Value) For this estimate, project my Non Haz Duty [Credited service](#) forward using:  yrs

\*Earnings/Service Projections will begin the month following the Service As Of Date

Enter the percentage of full time you expect to work going forward.  
(100% will be assumed if nothing is entered.)

To calculate average salary, for this estimate project

Using my last month of salary on file\*

OR Using an average monthly salary of:

Increase my salary every July by:  %

\*The salary for Part-Time members is already inflated for calculation purposes. Only regular earnings types are included in this number.

To override average monthly salary, enter new value here.

Enter percentage for annual salary increases here.

14. To override the final Average Salary enter a new value in the “**For this estimate, assume my final Average Salary will be:**”

**Override Values**

If you do not want the results on file to be used to project an estimate, please enter your own values here:

For this estimate, assume my final Average Salary will be:

Use Service Overrides

**Service Override Amount and Retirement Type**

I expect to retire as Haz Duty  I expect to retire as a Non Haz Duty

For this estimate, assume my final Vesting Service will be:

For this estimate, assume my final Credited Service will be:

Calculate Pension

To override **final average salary**, enter new value here.

15. If overriding vesting and credited service be sure to check the box “**Use Service Overrides**”. Choose either **Hazardous Duty** or **Non Hazardous Duty Service**. Enter new values in boxes “**For this estimate, assume my final vesting / credited service will be**”.

**Check box to use service overrides**

project an estimate, please

For this estimate, assume my final Average Salary will be:

Use Service Overrides

**Service Override Amount and Retirement Type**

I expect to retire as Haz Duty  I expect to retire as a Non Haz Duty

For this estimate, assume my final Vesting Service will be:

For this estimate, assume my final Credited Service will be:

Calculate Pension

Click radio button for either Haz Duty or Non Haz Duty Service.

Enter new values for final Vesting and Credited Service here.

16. Once all information is entered and verified click **Calculate Pension**.

**Calculator Inputs**

file has been collected as of 01/2020 and is subject to additional audit and correction when you retire. While this has been adjusted to reflect any part-time service you may have had, additional adjustments may be needed for any part-time service you have had prior to 10/1/2003. See your agency if you have questions regarding any of your part-time service.

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To calculate average salary, for this estimate project my salary as follows:

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**Override Values**

If you do not want the results on file to be used to project an estimate, please enter your own values here:

For this estimate, assume my final Average Salary will be:

Use Service Overrides

**Service Override Amount and Retirement Type**

I expect to retire as Haz Duty  I expect to retire as a Non Haz Duty

For this estimate, assume my final Vesting Service will be:

For this estimate, assume my final Credited Service will be:

**Click Calculate Pension**

17. Follow steps 8 and 9