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Your Personal Statement of Retirement Benefits as of 12/31/2021

Pension ID:
Plan: Georgia State Employees' Pension and Savings Plan (GSEPS)

This is your personalized Statement of Retirement Benefits to help you prepare for retirement. It is important that you review this statement carefully, as you may need to save more in order to have a comfortable retirement. As an ERS pension plan member you are eligible to participate in Peach State Reserves (PSR), the State sponsored 401(k) and 457 retirement savings plans. **And, as a GSEPS Plan member, you're eligible for an employer match on your 401(k) contributions—that's free money!** Contribute 5% or more to receive the full employer match of 3%. For more information about PSR, visit www.ers.ga.gov/psr.

ERS Pension

Pension Benefits

Creditable Service:	8.250 years
Date of Birth:	
Earliest Retirement Date:	
Normal Retirement Date:	
Current Accrued Benefit:	\$850 per month
Projected Normal Retirement Benefit:	\$1,054 per month

Your Current Accrued Benefit is based on the Creditable Service shown above and is payable from your Normal Retirement Date (age 55 with 10 years of Creditable Service or any age with 30 years of Creditable Service). You will only be eligible for this benefit if you continue in the Plan until you have at least 10 years of Creditable Service.

Your Projected Normal Retirement Benefit assumes you continue to work and contribute to ERS until your Normal Retirement Date. If you attain 25 years of service before Normal Retirement, you can retire early with a reduced benefit. The benefits shown above are payable for your life only ("Max Plan"). Other payment options are available at retirement.

Employee Contribution Account Balance

Your balance as of 12/31/2021 was **\$9,710.32**. You are always 100% vested in your account balance.

Pension Disability Benefit

If you become disabled while still an active employee and have at least 15 years of Creditable Service, you may qualify for an immediate unreduced monthly benefit. Other requirements for the disability benefit apply.

Pension Death Benefit

Based on your age and years of service, your beneficiary(ies) will receive a refund of your Account Balance upon your death. Once you attain 15 years of Creditable Service or become eligible for a retirement benefit, your beneficiary(ies) will be eligible for a monthly annuity death benefit.

Beneficiaries

Benefit	Primary Beneficiary Name	Date of Birth	Distribution
Pension	Go to www.ers.ga.gov to enter a beneficiary.		

Please go to www.ers.ga.gov for more information about your Pension beneficiaries.

Assumptions

All projected amounts shown are based on your current base pay and the assumption that you will continue to work without breaks in service until your assumed retirement date. Pension amounts shown are payable for your life only ("Max Plan").

Keep in mind that the numbers shown in this statement are for illustrative purposes only and do not include any of your personal savings, your Social Security, other pensions you may have, or your spouse's savings and pensions.

For More Information

For information about the Peach State Reserves 401(k) and 457 Plans, visit www.GaBreeze.ga.gov. You can also call the GaBreeze Benefits Center toll free at 1-877-3GBreez. Representatives are available between 8 a.m. and 5 p.m. Eastern time, Monday through Friday.

For more information on the Pension Plan, go to the ERSGA website, www.ers.ga.gov. Through this website, you can download plan handbooks and forms, or log in and view your personal account information, create personal retirement benefit estimates for various scenarios, or update your beneficiary designations.

It's important to consider Social Security benefits in your retirement planning. For more information about Social Security or to obtain estimates of your future retirement benefits, go to www.ssa.gov.

The information in this statement is intended as an estimate of your retirement benefits and eligibility. It is based upon the data in our files as of the effective date and is subject to change. All information is subject to audit and adjustment and is not a guarantee of retirement effective date, service, or benefit amount. In the event of conflict between existing laws and the above information, the law will prevail.