

**TRADITIONAL DEFINED BENEFIT PLAN  
SAMPLE FOR BASIC STATEMENT**

**Personal Statement for Employee\_1  
Social Security Number: xxx-xx-0001  
As of January 1, 2024**

**Personal Information**

Date of Birth:	8/1/1955
Date of Hire:	8/2/1999
Date of Entry:	9/1/2000
Normal Retirement Date:	1/2/2024

**Estimated Monthly Benefit at Normal Retirement Date**

From the Pension Plan	\$2,386.09*
From Social Security	\$2,418.60**
Total Monthly Retirement Income	\$4,804.69

**Accrued Benefit and Vesting**

Accrued Benefit as of 1/1/2024	\$2,386.09*
Vested Percent	100%
Vested Accrued Benefit as of 1/1/2024	\$2,386.09*

\* Plan benefits are payable for your lifetime beginning on your Normal Retirement Date.

\*\* The Social Security benefit estimate is calculated assuming that your current salary continues until your Normal Retirement Date and that the benefit begins on your full Social Security Retirement Date. Contact the Social Security Administration for complete details about your Social Security benefits.

The Estimated Monthly Benefit at Normal Retirement Date assumes continued employment at the same rate of pay to Normal Retirement Date. The Accrued Benefit is the amount of benefit you have earned as of the date shown.

**TRADITIONAL DEFINED BENEFIT PLAN  
SAMPLE FOR FLEXIBLE STATEMENT**

**Personal Statement For Employee\_1  
Social Security Number: xxx-xx-0001  
As of January 1, 2024**

**Personal Information**

Date of Birth:	8/1/1955
Date of Hire:	8/2/1999
Date of Entry:	9/1/2000
Normal Retirement Date:	8/1/2020
Late Retirement Date:	1/1/2024
Current Compensation:	\$62,703

**Estimated Monthly Benefit at Normal Retirement Date**

From the Pension Plan	\$2,386.09*
From Social Security	\$2,418.60**
Total Monthly Retirement Income	\$4,804.69

\* Estimated plan benefit assuming that employment and current compensation continue until Normal Retirement Date. Benefits are payable starting at normal retirement and continuing for your lifetime.

\*\* Estimated Social Security benefit payable at full Social Security Retirement Age, assuming that current compensation continues until Normal Retirement Date. Contact the Social Security Administration for complete details about your Social Security benefits.

<b><u>Accrued Benefit and Vesting</u></b>	<b><u>Monthly Benefit</u></b>	<b><u>Estimated Lump Sum</u></b>
Accrued Benefit as of 1/1/2024	\$2,386.09	\$312,906
Vested Percent	100%	100%
Vested Accrued Benefit as of 1/1/2024	\$2,386.09	\$312,906

Disclaimer from Plan Sponsor: The Estimated Monthly Benefit at Normal Retirement Date assumes continued employment at the same rate of pay to Normal Retirement Date. The Accrued Benefit is the amount of benefit you have earned as of the date shown.

Prepared By: Actuarial Systems Corporation  
Date: 2/15/2024

# CASH BALANCE PLAN SAMPLE PLAN SAMPLE FOR CB STATEMENT

Personal Statement for Employee\_6  
Social Security Number: xxx-xx-0005

As of December 31, 2023

Date of Birth:	4/9/1966
Date of Hire:	11/2/1998
Date of Entry:	1/1/2022
Normal Retirement Date:	4/9/2028
Accrual Start Date:	1/1/2022

## Cash Balance Benefit

Prior Balance as of December 31, 2022	\$5,382.99
Changes during Plan Year	
Contribution Credit	113,042.76
Interest Credit on Prior Balance	<u>269.15</u>
Current Balance as of December 31, 2023	\$118,694.90
Vested Percent	100%
Vested Balance as of December 31, 2023	\$118,694.90
Vested Accrued Benefit based on Vested Balance as of December 31, 2023	\$638.54

## Additional Benefits Earned

Your benefit is composed of both a cash balance amount and an additional annuity amount. In addition to the Vested Balance shown above, you have earned a monthly benefit beginning at your Normal Retirement Date and continuing for your lifetime as follows:

Additional Benefit	\$250.00
Vested Percent	100%
Vested Additional Benefit	\$250.00

The above information represents the plan administrator's best estimate of your benefit payable under the plan as of the end of the most recent plan year. Your final benefit will be determined at the time of payment and will be based on a number of factors including your age, pay history, hours history, date of hire, and date of termination or retirement.

Date: 2/15/2024

# DC & DB SAMPLE PLAN SAMPLE FOR DC & DB STATEMENT

Personal Statement for Employee\_6 as of 12/31/2023  
Social Security Number: xxx-xx-0005

	<u>401(k)</u>	<u>DB Plan</u>
Date of Birth:	4/9/1966	
Age:	58	
Date of Hire:	11/2/1998	
Current Compensation:	\$282,607	
Date of Entry:	1/1/2014	4/1/1981
Retirement Date:	4/9/2028	1/2/2024
Retirement Age:	62	58
Vesting:	100.00%	100.00%

## Account Balances from 1/1/2023 to 12/31/2023

<u>Source</u>	<u>Beg Bal</u>	<u>Contrib</u>	<u>Forfeit</u>	<u>Earnings</u>	<u>Distrib</u>	<u>End Bal</u>	<u>Vest Bal</u>
Employee Deferral	\$96,146.27	\$22,500.00	\$0.00	\$1,376.63	\$0.00	\$120,022.90	\$120,022.90
Employer Discretionary	368,840.34	36,000.00	0.00	5,281.10	0.00	410,121.44	410,121.44
Safe Harbor Non-Elective	24,689.96	0.00	0.00	353.51	0.00	25,043.47	25,043.47
<b>Total</b>	<b>\$489,676.57</b>	<b>\$58,500.00</b>	<b>\$0.00</b>	<b>\$7,011.24</b>	<b>\$0.00</b>	<b>\$555,187.81</b>	<b>\$555,187.81</b>

## Defined Benefit Plan

Estimated Vested Monthly Accrued Life Annuity Benefit earned to date payable at Retirement Date	\$3,546
Estimated Lump Sum value of Vested Monthly Accrued Benefit as of 1/1/2024	\$489,054
Estimated IRS Maximum Allowable Lump Sum as of 1/1/2024	\$685,072

## Combined Plans

Estimated Life Annuity Benefit earned to date from 401(k) plan*	\$4,695
Estimated Life Annuity Benefit earned to date from Defined Benefit plan	\$3,546
Total Estimated Life Annuity benefit payable at Age 65	\$8,241
401(k) Total Account Balance as of 12/31/2023	\$555,188
Estimated 12/31/2023 Lump Sum value of Vested Monthly Accrued Benefit	\$489,054
Total Estimated Lump Sum Value as of 12/31/2023	\$1,044,242

\* Your current balance in sources except Employee Deferral is projected to Retirement Age assuming you will continue in employment until that date with no future contributions. Your account balance is projected at 6% interest and converted to a life annuity using the RP23C U unisex table and 6% interest.

## DISCLAIMER

The Estimated Monthly Benefit is shown based on assumptions about continued employment. If any data is incorrect, results presented here are likely to change. No guarantee is implied or warranted by providing this statement. For additional information, contact Jane Q. Smith at Human Resources.

Prepared By: Actuarial Systems Corporation  
Date: 2/15/2024

# DC & CB SAMPLE PLAN

## SAMPLE FOR DC & CB STATEMENT

Personal Statement for Employee\_6 as of 12/31/2023  
Social Security Number: xxx-xx-0005

	<u>401(k)</u>	<u>Cash Balance</u>
Date of Birth:	4/9/1966	
Age:	58	
Date of Hire:	11/2/1998	
Current Compensation:	\$282,607	
Date of Entry:	1/1/2014	1/1/2022
Normal Retirement Date:	4/9/2028	4/9/2028
Normal Retirement Age:	62	62
Vesting:	100.00%	100.00%

### Account Balances from 1/1/2023 to 12/31/2023

<u>Source</u>	<u>Beg Bal</u>	<u>Contrib</u>	<u>Forfeit</u>	<u>Earnings</u>	<u>Distrib</u>	<u>End Bal</u>	<u>Vest Bal</u>
Employee Deferral	\$96,146.27	\$22,500.00	\$0.00	\$1,376.63	\$0.00	\$120,022.90	\$120,022.90
Employer Discretionary	368,840.34	36,000.00	0.00	5,281.10	0.00	410,121.44	410,121.44
Safe Harbor Non-Elective	24,689.96	0.00	0.00	353.51	0.00	25,043.47	25,043.47
<b>Subtotal 401(k)</b>	<b>\$489,676.57</b>	<b>\$58,500.00</b>	<b>\$0.00</b>	<b>\$7,011.24</b>	<b>\$0.00</b>	<b>\$555,187.81</b>	<b>\$555,187.81</b>
Cash Balance	5,382.99	113,042.76	0.00	269.15	0.00	118,694.90	118,694.90
<b>Total</b>	<b>\$495,059.56</b>	<b>\$171,542.76</b>	<b>\$0.00</b>	<b>\$7,280.39</b>	<b>\$0.00</b>	<b>\$673,882.71</b>	<b>\$673,882.71</b>

### Cash Balance Plan

Current Interest Crediting Rate	5.00%
Estimated Life Annuity Benefit payable at Cash Balance Normal Retirement Date based on your current Cash Balance account and the Current Interest Crediting Rate*	\$638.54
Additional Frozen Annuity Benefit	\$250.00

\* The Annuity Benefit at Normal Retirement Date will be based on actual future Interest Crediting Rates, which may be more or less than the current rate.

### Combined Plans

Estimated 401(k) plan balance projected to Age 65 and converted to a Life Annuity Benefit payable at Age 65**	\$4,694.68
Total Estimated Life Annuity benefit earned to date from both plans payable at Age 65	\$5,583.22
Total Estimated Lump Sum Value as of 12/31/2023	\$550,880.00

\*\* Your current balance is projected to Age 65 assuming you will continue in employment until that date with no future contributions.  
Your account balance is projected at 6% interest and converted to a life annuity using the RP23C U unisex table and 6% interest.

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Date: 2/15/2024