

PENSION FACTOR

SERVICE CREDIT

AND

Pension Credit
INCREASES
WITH
SERVICE CREDIT

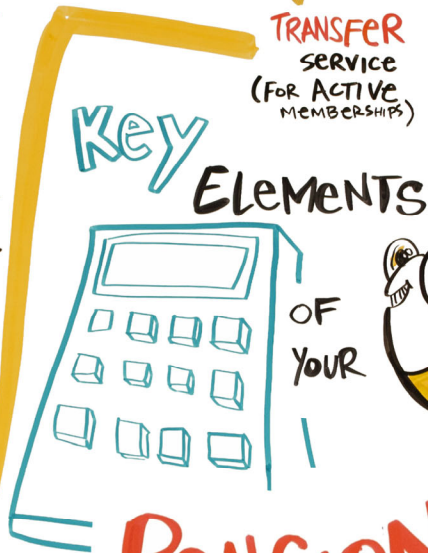
CONSIDER
MILITARY
DUTY
SERVICE
CREDIT

IF APPLICABLE,
DON'T WAIT!
TRANSFER
SERVICE
(FOR ACTIVE
MEMBERSHIP)

Prior
SERVICE
VERIFICATION



GOTTA
CATCH
EM
ALL!



COST
DEPENDS
ON

TIER



Tiers
AND
Age
FACTOR

REINSTATEMENTS
ARE
IRREVOCABLE

THAT
COULD =
A CAR!



FOR EXAMPLE:
30 YEARS
(vs. 29 YEARS)
COULD INCREASE
PENSION
BENEFIT
SIGNIFICANTLY!

PENSION
CALCULATION:
SALARY, SERVICE, AGE &
TIER

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