



Scan to Access NTCA Pension Point Now

Getting Started with NTCA Pension Point

Managing your NTCA Retirement & Security (R&S) Program retirement benefits is easier than ever with Pension Point. This secure web-based self-service tool allows you to perform various pension-related tasks, including generating benefit estimates and accessing annual statements online.

Create User

Before you can create an account, we will need a little more information about you.

Last 4 digits of SSN *

Last Name *

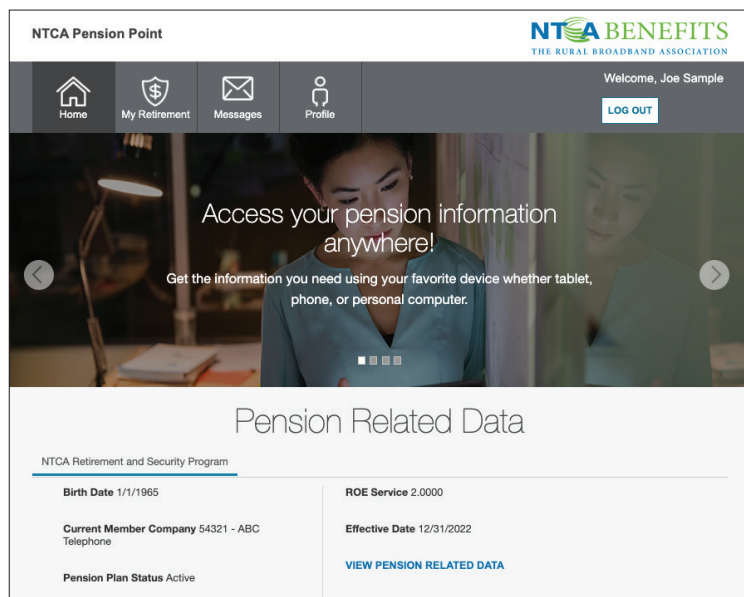
Date of Birth *

Setup is easy and secure

To access the site, go to ntca.org/pensionpoint in your web browser. Then, to create your account, click on **Register Here** and follow the step-by-step instructions. Once you've successfully created an account, you will only be required to enter your user name and password to login. If you ever forget either your user name or password, simply click on the appropriate link to retrieve that information.

Explore your homepage

After you have logged into the Pension Point site, you'll see that your homepage is personalized with your R&S Program retirement benefits provided by your employer. You'll see a summary of your status in the R&S Program, including your date of birth and the date you joined the plan, company information, and Rule-of-Eighty-Five information, if applicable.



My Retirement

- Create a retirement estimate
- Compare different retirement date scenarios
- View two years of annual pension statements
- View plan information and educational resources



Messages

- Connect with NTCA R&S Program pension specialists with questions
- Upload documents if necessary

R&S Program pension specialists will generally respond to your questions within one business day.



Profile

- Make changes to:
 - Phone number
 - Primary email address
 - Security questions
 - Password
- Select communication preferences
- View your employee contributions, if applicable

Estimate Your Retirement Benefit ▶

Are you on track to retire at age 60, or should you wait until you're 62? Should you take an annuity or a lump sum? Whether you're months or years away from retiring, Pension Point shows you how your pension grows over time by estimating different retirement scenarios.

To view a single estimate of your pension benefit, locate the **My Retirement** tab, select **Estimate My Pension Benefit** and provide a few details about your plans for retirement.

There are multiple ways to generate an estimate, based on your preferences. Once you've made your selection, enter your estimated salary growth rate, spouse's date of birth if applicable and desired partial lump sum percentage, if any to estimate your pension benefit.



Calculate Your Estimate Your Way

You may select your calculation inputs using the view which is most convenient for you—using whole ages, specific dates or the most common scenarios.

- **Age:** Specify the age you would like to terminate and receive your pension benefits.
- **Date:** Enter your planned termination date and the day you would like to start receiving pension benefits.
- **Quick Date:** The **Unreduced Commencement Date** is the earlier of either age 65 or your Rule-of-Eighty-Five date, if applicable.

View Different Retirement Scenarios Side-By Side ▼

	Scenario 1	Scenario 2	Scenario 3			
Annual Amount	\$34,960	\$55,740	\$115,109			
Date you plan to leave the company:	6/30/2024 (Age 60)	6/30/2029 (Age 65)	6/30/2034 (Age 70)			
Start pension benefits on this date:	7/1/2024 (Age 60)	7/1/2029 (Age 65)	7/1/2034 (Age 70)			
Spouse's Date of Birth:	8/17/1979	8/17/1979	8/17/1979			
Salary Growth:	2.0%	2.0%	2.0%			
Funding Option Determination:	Fund to End of Year	Fund to End of Year	Fund to End of Year			
NTCA R&S Program						
Annuity Only	Monthly Payment to:		Monthly Payment to:		Monthly Payment to:	
	You	Spouse	You	Spouse	You	Spouse
<input checked="" type="radio"/> 100% Joint & Survivor Annuity	\$2,913.34	\$2,913.34	\$4,644.99	\$4,644.99	\$9,592.42	N/A
<input type="radio"/> 100% Joint & Survivor Annuity with 10 Year Certain & Life Annuity	\$2,913.00	\$2,913.00	\$4,643.30	\$4,643.30	\$8,771.87	N/A
<input type="radio"/> 100% Joint & Survivor Guaranteed Annuity	\$2,911.70	\$2,911.70	\$4,637.62	\$4,637.62	\$8,982.97	N/A
One-time Payment	You		You		You	
<input type="radio"/> Lump Sum	\$575,378.39		\$877,245.33		\$1,210,673.92	

Want to know how different retirement dates will affect your pension benefit? Click **Compare Scenarios** on the **My Retirement** tab to create and view up to three different retirement scenarios simultaneously. Explore as many scenarios as you want to understand how various factors may impact your future financial security.



See your company's benefits administrator or contact NTCA at (828) 281-9000 with questions.

Estimates are based on current interest rate and mortality rate assumptions, which change annually. Final benefits may be higher or lower than the values shown in NTCA Pension Point estimates.