Your Pension Resources

A tutorial for the online tool to plan for retirement, estimate pension benefit, and access information regarding your pension plan.
Welcome To YPR - Your Pension Resources

Your Pension Resources is an interactive website that is delivered by Hewitt & Associates and is available to pension plan participants. You can access the website 24 hours a day, 7 days a week from any computer with internet access.

Your Pension Resources allows you to perform an unlimited number of pension estimates based on your personal pension data and retirement dates you select, with a highly customized level of detail. All estimates can be saved on the website for future review and comparison.

Please keep this step-by-step tutorial handy as you access and utilize YPR.

If you have any questions regarding your pension benefits or the Your Pension Resources website, please contact askHR at (574) 631-5900 Monday through Friday, 8am to 5pm EST or email askhr@nd.edu.
Steps

1. From any computer open a browser (Internet Explorer, Safari, Firefox, etc.)
2. Type in https://pension.hewitt.com/notredame in the address line and hit the Enter key. You can also access YPR from the link in InsideND.

NOTE: This booklet shows YPR screens as of July 2010. The look and titling may change as the administrator updates the website.
Steps

1. This Login Page will appear.
2. Enter your Notre Dame NetID and Password
3. Click on the Log On button
Steps and Tips

1. The blue tabs across the top of the screen allow you to move to different pages, as well as the blue underlined link.
2. Placing your cursor over a blue or black dotted underlined phrase will cause a pop-up box to appear that defines or describes that phrase.
3. Take a moment to click through each page to see what it contains.
4. When you are ready, click “Create a New Estimate” to begin.
Create a New Estimate

Your pension benefit is determined by your retirement age, years of credited service, final average pay, and employment data. The exact amount of benefits cannot be determined until you leave the University. However, by making certain assumptions, you can get an estimate of your benefit. Please note that your benefits will be calculated based on data as of 7/31/2009.

Enter your assumptions below, then click Create Estimate. If you need more information about an assumption, click on the assumption name.

### Key Dates

<table>
<thead>
<tr>
<th>Assumption</th>
<th>Default</th>
<th>New</th>
</tr>
</thead>
<tbody>
<tr>
<td>Retirement Date</td>
<td>12/31/2009</td>
<td>01/31/2030 (optional)</td>
</tr>
<tr>
<td>Hire Date</td>
<td>01/01/1984</td>
<td>01/01/1984 (optional)</td>
</tr>
</tbody>
</table>

### Earnings Information

<table>
<thead>
<tr>
<th></th>
<th>Default</th>
<th>New</th>
</tr>
</thead>
<tbody>
<tr>
<td>Annual Pay Increase</td>
<td>0.00 %</td>
<td>0 %</td>
</tr>
</tbody>
</table>

### Beneficiary Information

<table>
<thead>
<tr>
<th></th>
<th>Default</th>
<th>New</th>
</tr>
</thead>
<tbody>
<tr>
<td>Beneficiary Date of Birth</td>
<td>12/31/1949</td>
<td>12/31/1949 (optional)</td>
</tr>
<tr>
<td>Beneficiary Type</td>
<td>Spouse</td>
<td>Spouse</td>
</tr>
</tbody>
</table>

### Name Your Estimate

<table>
<thead>
<tr>
<th></th>
<th>New</th>
</tr>
</thead>
<tbody>
<tr>
<td>Estimation Estimate Date</td>
<td>October 22, 2019 5:07 PM</td>
</tr>
</tbody>
</table>

Create Estimate
Steps

Key Dates
1. Separation Date
   Click the radial button to select either:
   ○ Enter a Specific Date or
   ○ Enter a Specific Age
2. Retirement Date
   Click the radial button to select either:
   ○ Enter a Retirement Date or
   ○ Enter a Retirement Age or
   ○ Use Earliest Retirement Date
   Hit enter so the system will accept your entry

Earnings Information
3. Annual Pay Increase
   You may keep this at 0% or you may select an estimated pay percentage increase for estimate purposes of 1%, 2%, 3%, 4% or 5%.

Beneficiary Information
4. You may select a Spouse or Non-spouse as your beneficiary.

Name Your Estimate
5. You can keep the name YPR as provided (Estimate-Date) or you can create a name for your estimate.
6. Click the “Create Estimate” button.
Estimate Results

Below are the results of your pension estimate. Every effort has been made to present accurate information based on data collected. Actual benefits will be based on verifying legal documents and your employment dates at the time of retirement.

<table>
<thead>
<tr>
<th>Form of Payment</th>
<th>One-Time Payments</th>
<th>To You</th>
<th>To Your Beneficiary</th>
</tr>
</thead>
<tbody>
<tr>
<td>Life Annuity</td>
<td>--</td>
<td>$000.00</td>
<td>--</td>
</tr>
<tr>
<td>20% Joint and Survivor Annuity</td>
<td>--</td>
<td>$728.44</td>
<td>$109.22</td>
</tr>
<tr>
<td>75% Joint and Survivor Annuity</td>
<td>--</td>
<td>$744.56</td>
<td>$166.10</td>
</tr>
<tr>
<td>20% Joint and Survivor Annuity</td>
<td>--</td>
<td>$728.47</td>
<td>$70.27</td>
</tr>
<tr>
<td>20% Single Life</td>
<td>--</td>
<td>$760.86</td>
<td>$70.63</td>
</tr>
</tbody>
</table>

Employer Contributions

Our records indicate that you made contributions to the pension plan prior to July 1, 1997. Your contribution balance is $155,488. As of July 1, 2006, your accumulated contributions with interest balance is $503,011.

You have the option to withdraw these contributions with interest when you separate from the University. If you withdraw all your contributions, your benefits will be reduced. The benefit shown above has not been adjusted to reflect withdrawal of your employee contributions.

For More Information

Please contact Accounting at (574) 631-5960 or send an email to askhr@nd.edu

Assumptions

- Separation Date: 11/30/2016
- Retirement Date: 07/01/2014
- Annualized Interest Rate: 3.25%
- Your Prior Service Years: 37.82
- Beneficiary Date of Birth: 12/25/1949
- Beneficiary Type: $0.00

Estimate Name

Estimate - October 28, 2009 3:07 PM
Steps

This page shows the results of your pension estimate.

Take a few moments to review your results.

Remember that placing your cursor over a blue or black dotted underline will cause a pop-up box with a description of that phrase. This will assist you in understanding your pension estimate results.

Printing

You can print your estimate. In the green shaded box on the right of the screen,
• Click on the printer icon or
• Print on “Printable Version” and follow the steps.

Estimate Details

Suggested Action Step: Look at the details of your estimate by clicking on the words “Estimate Details” in the green shaded box. Estimate details will outline your annual pay history for the last 10 years and will provide your vesting service and credited service.
Steps

This page shows some specific details such as:

- Personal Information
- Pension Calculation Components (PCC)
- Annual Pay History

Suggested Action Step: Place your cursor over a blue dotted underlined phrase to read the pop-up box that defines or describes the terms.

Suggested Action Step: Click the blue tab at the top of the screen titled “Manage Existing Estimates” to transfer to that page.
Steps

Once you have created two or more estimates, you may select up to three estimates and view a side-by-side comparison.

How to: To view one or more estimates, click the box to the left of the estimate you wish to view and click the “View Estimate(s)” button.

You may also delete and rename any of your estimates.

How to: To delete an estimate, click “delete” to the right of the estimate you wish to delete and click the “Delete” link or the “Clear Selections” button.

How to: To rename an estimate, click “rename” to the right of the estimate you wish to rename and follow the steps. Please note that estimate names must be between 4 and 50 characters (letters or numbers) and cannot contain any special characters such as %, $, #.
Compare Estimates

To see the calculation details or comments for an estimate, click the More button at the bottom of each column.

### Monthly Payments To You

<table>
<thead>
<tr>
<th>Form of Payment</th>
<th>Estimate - October 16, 2009</th>
<th>Estimate - October 21, 2009</th>
</tr>
</thead>
<tbody>
<tr>
<td>Life Annuity</td>
<td>$142.22</td>
<td>$160.79</td>
</tr>
<tr>
<td>50% Joint and Survivor Annuity</td>
<td>$487.86</td>
<td>$788.42</td>
</tr>
<tr>
<td>75% Joint and Survivor Annuity</td>
<td>$754.43</td>
<td>$754.43</td>
</tr>
<tr>
<td>80% Joint and Survivor Annuity</td>
<td>$463.81</td>
<td>$732.27</td>
</tr>
<tr>
<td>30 Year Certain and Life</td>
<td>$499.56</td>
<td>$766.43</td>
</tr>
</tbody>
</table>

### Monthly Payments To Your Beneficiary

<table>
<thead>
<tr>
<th>Form of Payment</th>
<th>Estimate - October 16, 2009</th>
<th>Estimate - October 21, 2009</th>
</tr>
</thead>
<tbody>
<tr>
<td>50% Joint and Survivor Annuity</td>
<td>$243.98</td>
<td>$319.22</td>
</tr>
<tr>
<td>75% Joint and Survivor Annuity</td>
<td>$387.47</td>
<td>$544.00</td>
</tr>
<tr>
<td>80% Joint and Survivor Annuity</td>
<td>$463.81</td>
<td>$732.27</td>
</tr>
<tr>
<td>30 Year Certain and Life</td>
<td>$499.56</td>
<td>$766.43</td>
</tr>
</tbody>
</table>

### Assumptions

<table>
<thead>
<tr>
<th>Assumption</th>
<th>AM</th>
<th>PM</th>
</tr>
</thead>
<tbody>
<tr>
<td>Separation Date</td>
<td>10/16/2009</td>
<td>10/16/2009</td>
</tr>
<tr>
<td>Employment Date</td>
<td>11/15/2009</td>
<td>01/01/2015</td>
</tr>
<tr>
<td>Annual Pay Increase</td>
<td>0%</td>
<td>0%</td>
</tr>
<tr>
<td>Future Changes in Payroll</td>
<td>$27,527.92</td>
<td>$27,527.92</td>
</tr>
<tr>
<td>Benefits Rate of Both</td>
<td>12/15/2009</td>
<td>12/20/2009</td>
</tr>
<tr>
<td>Spouse</td>
<td>$0</td>
<td>$0</td>
</tr>
</tbody>
</table>
Benefits Manuals

The following list provides links to more information about your pension plan:

- Introduction (PDF, 45 KB)
- Who Is Eligible and How to Enroll (PDF, 54 KB)
- When You May Retire (PDF, 74 KB)
- Determining Your Benefits (PDF, 124 KB)
- Methods of Receiving (PDF, 67 KB)
- Leaving Notre Dame Before Retirement (PDF, 89 KB)
- Death Benefits (PDF, 63 KB)
- Employee Contributions (PDF, 64 KB)
- Eligible Economic Disability (PDF, 51 KB)
- When Benefits Are Not Paid (PDF, 43 KB)
- Other Notre Dame Retirement Benefits (PDF, 53 KB)
- Social Security Benefits (PDF, 12 KB)
- Glossary of Terms (PDF, 104 KB)
- Summary Plan Description (PDF, 101 KB)
Forms

Below are pension-related forms and documents for your reference and use.

The following Forms are coming soon:

- Beneficiary Designation Form
- Retirement Interest Form

- Change of Address Form (PDF, 629 KB)
### Personal Information

<table>
<thead>
<tr>
<th>Name</th>
<th>Jane Sample</th>
</tr>
</thead>
<tbody>
<tr>
<td>Date of Birth</td>
<td>4/20/1952</td>
</tr>
<tr>
<td>Original Hire Date</td>
<td>3/14/2000</td>
</tr>
<tr>
<td>Date of Plan Participation</td>
<td>9/1/2001</td>
</tr>
</tbody>
</table>

### Beneficiary Information

<table>
<thead>
<tr>
<th>Marital Status</th>
<th>Married</th>
</tr>
</thead>
<tbody>
<tr>
<td>Spouse's Name</td>
<td>Jane Sample</td>
</tr>
<tr>
<td>Spouse's Date of Birth</td>
<td>12/20/1944</td>
</tr>
</tbody>
</table>
### Security
Here you may view and edit your security and login information.

#### Mailing Address
1750 Main Street  
Loudonville, OH  
43448-1916

*Please verify whether or not this is the correct mailing address.*

#### Email Addresses
- Employer Provided Email: None on file
- Alternate Email: None on file

#### Login Information
- Password: Not set
- Notify Me When the Login Is Set: None on file
- Password Expiration Date: 1/27/2020
### Links

Use the following sites for information on retirement and benefits-related issues:

<table>
<thead>
<tr>
<th>For Information on...</th>
<th>Website</th>
</tr>
</thead>
<tbody>
<tr>
<td>UND Alumni Medical Insurance</td>
<td><a href="http://www.nd.edu/retirement/index.jsp">http://www.nd.edu/retirement/index.jsp</a></td>
</tr>
<tr>
<td>Other UND Employee Benefits</td>
<td><a href="http://www.nd.edu/retirement">http://www.nd.edu/retirement</a></td>
</tr>
<tr>
<td>UND Supplemental Retirement Plan</td>
<td><a href="http://www.nd.edu/retirement">http://www.nd.edu/retirement</a></td>
</tr>
</tbody>
</table>
Contact Us

Please use the information below to determine who to contact with questions regarding your plan or to begin your benefit.

If you have a question or if you would like information to begin your benefit, please contact:

**HR**
Phone: (516) 631-9900
Email: askHR@NLG.com

If you are locked out because you forgot your password, then call (516) 631-9900 and they will help you reset your password.

If you want to change your address, please call HR at (516) 631-9900.

If your question is about Social Security or Medicare, please contact these resources directly:

**Social Security Administration**
1-800-772-1213

**Medicare**
Indian State Health Insurance Assistance Program
1-888-495-6654