



STARTING MY PENSION WORKSHEET

(For Point based ER Pension qualification)

144 Turnpike Rd., Southboro, MA 01772

Scheduled Release Date	
Date of Birth	
Pension estimate on Release	
Monthly Unemployment possible	
Retiree Medical Premium	
Active Medical Premium	

Analysis of Events

PENSION	Now	
	Next April 1st	
	Next Birthday	

Social Sec.	Now	
	Next April 1st	
	Next Birthday	
	Year End	

	Next Event	Next Event	Next Event
Lost Pension			
Less unemployment			
Less Medical Prem. Saved			
Less other income-cost adv.			
Total Cost of Waiting			
Additional monthly Pension			
Total additional monthly benefit			
No. of months to break even			

* These worksheets alone do not constitute a complete Financial Plan. Please consider all aspects of your situation with competent tax, financial and legal counsel before making any decision to leave employment. Polaris Advisors, LLC is not responsible for any use or misuse of these tools by persons who have not contracted with Polaris Advisors LLC for Financial Planning Services. Please contact kathy@polarisadv.com 508-481-2299 x 212