



THE RETIREMENT GROUP<sub>LLC</sub>  
PARTNERS IN RETIREMENT

*Retiring  
From  
AT&T*

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# **01** Choose A Retirement Date



# 02

## Request A Benefit Modeling Statement From Fidelity

As early as 180 days prior to your retirement, you can call Fidelity [800-416-2363] or go online [[www.401k.com](http://www.401k.com)] to request your Benefit Modeling Statement. You will need your Social Security number [or Customer ID] and PIN. You will also need to know the last day you plan to be on the payroll and your “benefit commencement date.” For craft employees, the “benefit commencement date” will typically be the same day you plan to retire. For managers, the earliest date you can designate is the day after retirement. It generally takes seven to 10 business days to receive the statement in the mail

Tip: You can monitor your retirement process by logging into [www.401k.com](http://www.401k.com), going to your pension section and viewing “Status of Collecting Your Pension.”

# 03

## Request The Pension Election Confirmation Statement

Once you receive and review the Benefit Modeling Statement, call Fidelity to request the forms for your election [lump-sum or type of monthly annuity]. If you elect the lump-sum, Fidelity will ask for the name of the custodian. For clients, the check should be made payable to Pershing or Charles Schwab.

**04**

## Sign And Return The Pension Election Confirmation Statement To Fidelity And Call Your Financial Consultant.



**Tip: For your convenience, most credit unions have a Notary\* on staff**

**Make a copy of the statement before you return it, in case it gets lost in the mail.**

**\*Notary services are not provided through TRG**



**05**

**Follow-up With Fidelity To  
Ensure Your Pension Election  
Confirmation Statement Has  
Been Received**



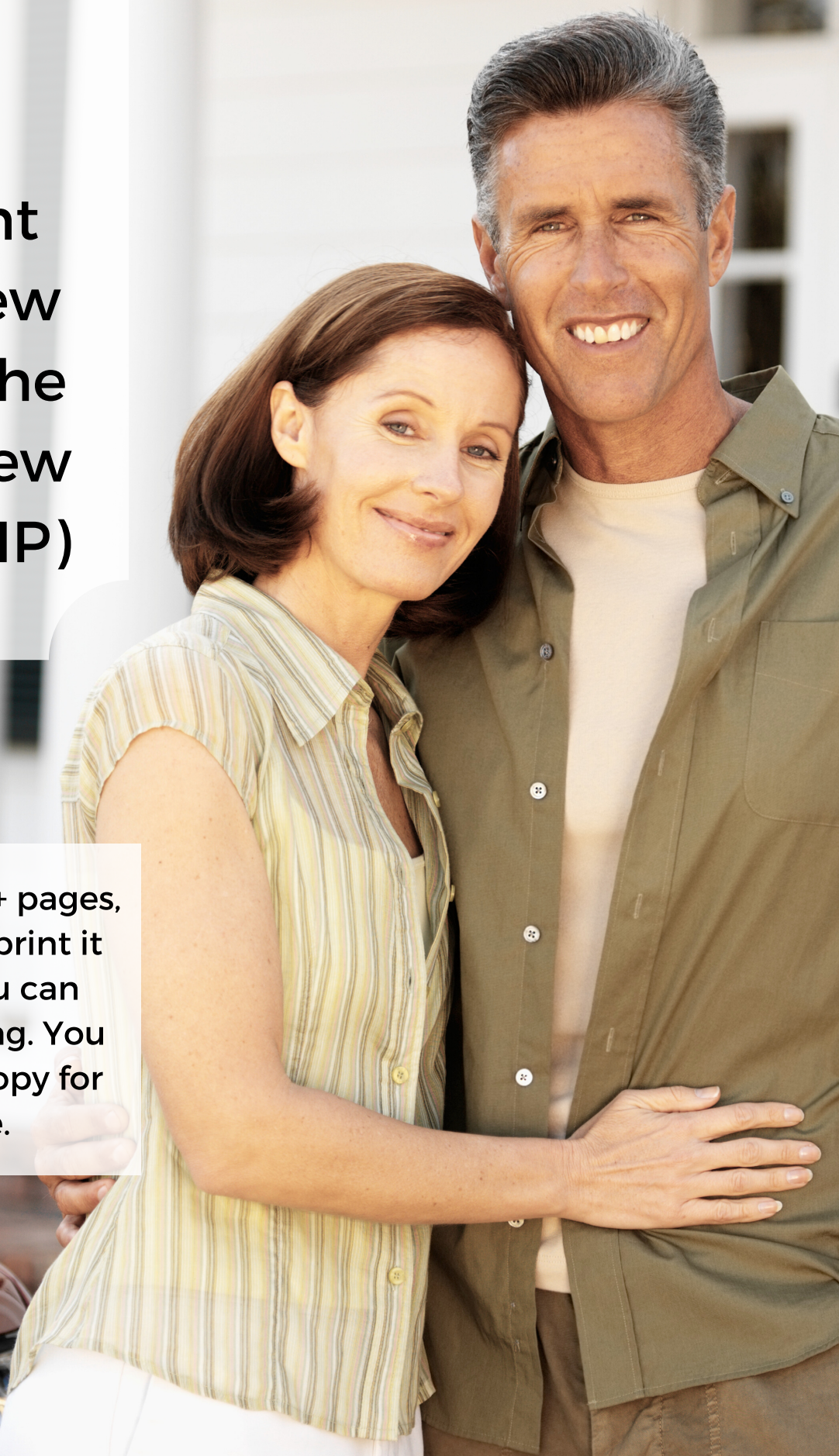
**Speak to a Financial  
Advisor Today!!!**

[www.theretirementgroup.com](http://www.theretirementgroup.com)

# 06

## On Your Retirement Date, Review And Sign The Exit Interview Package (EIP)

**Tip:** Since the EIP is 25+ pages, ask your manager to print it ahead of time so you can review it before signing. You should also make a copy for future reference.



**07**

**Confirm That The EIP Has Been Submitted For Processing And Confirm Your Final Benefit Calculations With Fidelity**

# 08

## Reach out to the Retirement Group

We will make arrangements to deposit the check in your retirement account. You do not need to endorse the check as it will be payable to Charles Schwab or Pershing as the custodian of your funds.

**Tip:** Fidelity will send your check via regular mail and in a plain envelope, so keep an eye out for it.

# 09

## Your Savings & Security Plan [401(k)]

A plan participant leaving an employer typically has four options (and may engage in a combination of these options), each choice offering advantages and disadvantages:

- Leave the money in the former employer's plan, if permitted.
- If you plan to continue to work, roll over the assets to a new employer's plan if one is available and roll-overs are permitted.
- Rollover to an IRA.
- Cash out the account.

# 10

## Continued

Your financial consultant will discuss with you the best options for your 401(k).

- If you are between the ages of 55 and 59½ in the year you retire, there may be significant advantages to leaving your 401(k) with Fidelity
- There are also additional considerations if your 401(k) includes after-tax dollars or you have an outstanding loan.



Rolling over your 401(k) can be done over the phone ... no forms are necessary.

- Fidelity will ask if you have received a Special Tax Notice within the last 180 days. The answer is “yes” because you received it with your Benefit Modeling Statement [Step 2].
- You will receive your 401(k) rollover check within seven to 10 business days, sooner if you elect to pay for overnight delivery.

# 11

## Not Quite Ready

### **FINANCIALLY**

#### **Make up for Decreased Value of Savings or Investments.**

Low interest rates have made it harder to generate portfolio income. Some people continue to work to make up for poor performance of their savings and investments.

#### **Maybe you took an AT&T Offer & left earlier than you wanted.**

Instead of drawing down savings, some decide to work a little longer to pay for extras you've always denied yourself in the past.

#### **Meet Financial Requirements of day-to-day living.**

Expenses can increase during retirement and working can be a logical and effective solution to this problem.

#### **Keep Insurance or Benefits**

You may choose to continue working in order to keep your insurance or other benefits.

## **CHANGE YOUR LIFESTYLE**

### **Staying Active and Involved**

Retaining employment, even if it's just part-time, can be a great way to use the skills you've worked so hard to build over the years and keep up with friends and colleagues.

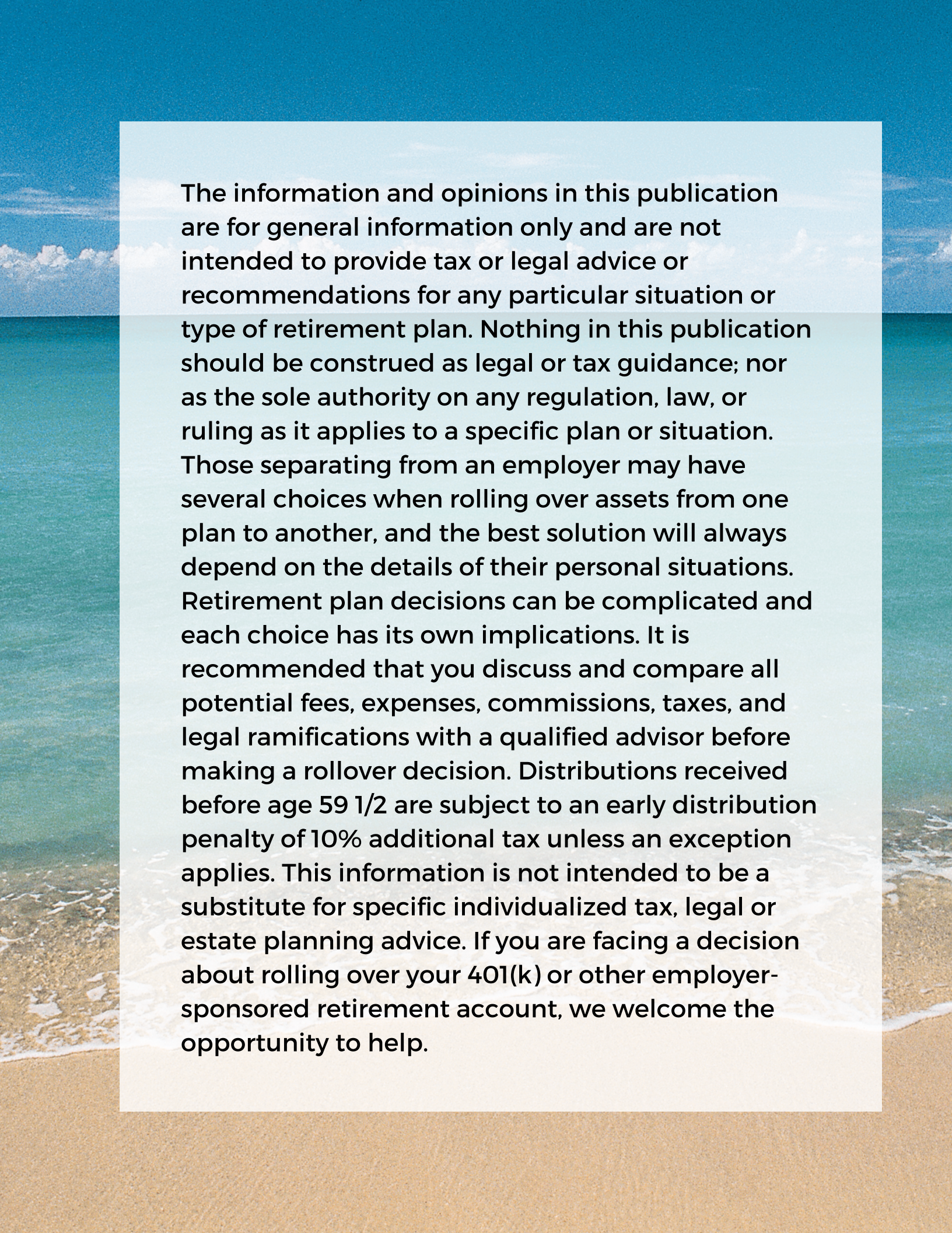
### **Enjoy Yourself at Work.**

Just because the government has set a retirement age with its Social Security program doesn't mean you have to schedule your own life in such a manner. Many people genuinely enjoy their employment and continue working because their jobs enrich their lives.

### **A New Job Opportunity comes along.**

You might find yourself with very tempting job opportunities at a time when you thought you'd be withdrawing from the workforce.





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Topics in this resource include:

- What is Social Security?
- Wait to collect
- File and Suspend
- Divorced Singles

To learn more about,  
[click here](#)



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