

# TAPE

Trinity Advantage Pension Estimator



*MISSION: We serve together in Trinity Health, in the spirit of the Gospel, to heal body, mind and spirit, to improve the health of our communities and to steward the resources entrusted to us.*

*CORE VALUES: Respect, Social Justice, Compassion, Care of the Poor and Underserved, Excellence*



DIVERSIFIED INVESTMENT ADVISORS



Measuring the value of  
your Trinity Health  
Pension Plan Benefit  
is just a few clicks  
or a phone call away.

**Trinity** Health's Total Retirement Program has an important **Advantage** over many employer-sponsored retirement programs because Trinity Health provides both a Retirement Savings Plan and a **Pension** Plan designed to provide associates with a monthly retirement benefit for life. You can estimate your pension benefit as quickly and easily as you can determine your current account balance in the Trinity Health Retirement Savings Plan. In addition, when you use this **Estimator** you also have access to more information about your Trinity Health Pension Plan.



## What is TAPE?

**TAPE** is an interactive program that offers direct online access to estimates of your Trinity Health Pension Plan benefit. Your **TAPE** estimate, along with information on your Retirement Savings Plan account, will help you to better plan your retirement strategy.

**TAPE** is available through the Trinity Health Retirement Program website at: <https://retirementprogram.trinity-health.org> (click on “TAPE” in the “Select an Account” section) or by calling 800.793.4733 if you do not have Internet access.

## Why should I use TAPE?

**TAPE** enables you to:

- View your accrued Trinity Health Pension Plan benefit as of the first of the current year.<sup>1</sup>
- Verify the data on which your pension benefit is based by displaying your personal information, pensionable earnings and vested status in the Trinity Health Pension Plan and Trinity Health Match Account.
- Get detailed information about the provisions of your Trinity Health Pension Plan, and/or e-mail Trinity Health directly with Pension Plan questions.

- Get estimates of your benefit at various retirement ages, from age 55 through age 65 (normal retirement age)<sup>2</sup> or by a specific date.

**TAPE Trinity Advantage Pension Estimator**

• Your Estimated Standard Projections for Age for the Trinity Health Pension Plan are listed below.

**Benefit Summary** | Personal Information | Individualized Estimates

Benefit Summary as of January 1, 2005

Your Key Dates and Ages

Periodic Normal Retirement Date (Age 60) 11/01/2015  
 Periodic Earliest Retirement Date (Age 55) 11/01/2005  
 Periodic Vested after 5 Years of Vesting Service (See SEC for details) You are vested  
 Match Vested after 3 Years of Vesting Service (See SEC for details) You are vested

• Your estimated monthly benefits calculated in both current and future dollars as of January 1, 2005, assuming continued 30-year health employment until age shown below.

Age Benefit Begins	Estimated Monthly Pension Plan Benefit (Current Dollars)	Estimated Monthly Pension Plan Benefit (Future Dollars)	Health Long Term (Assuming 3.5% Inflation)
55	\$1,061.45	\$1,061.45	\$1,822.83
56	\$1,280.03	\$1,280.03	\$1,893.21
57	\$1,425.01	\$1,424.43	\$1,958.30

**Click to Complete:**

- Email Pension Questions To: TRN\_PEN@trinity-health.com
- Download Election Form

**Click to View:**

- PDF - Trinity Health Retirement Program
- Pension Plan
- Plan Features
- Download your Social Security Statement
- SEC Page

**TAPE Survey**

- Please share your comments to help us improve TAPE.

**Contact Information**

- TRN\_PEN@trinity-health.com
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- Get estimate amounts in current monthly dollars (adjusted for inflation) and in future monthly dollars.
- Customize your estimates by entering your own assumptions for your annual compensation, rate of annual compensation increase, Retirement Savings Plan contribution percentage and annual hours worked.

**TAPE Trinity Advantage Pension Estimator**

• In this section, you can perform an estimate of your projected pension benefits by submitting either the date or age you wish to retire, entering in the appropriate data, and clicking the CALCULATE button. You can create multiple estimates during the same session by repeating the calculation process, starting with step 1. "Select Estimate by Age or Date."

**Benefit Summary** | Personal Information | Individualized Estimates

1 Select Date or Age

Estimate by Retirement Date  
 Estimate by Retirement Age

2 Estimate by Date

My last day worked will be: MM/DD/YYYY  
 (Must be after today and before the date you reach age 65.)

Date I wish to start receiving my pension benefit: MM/DD/YYYY  
 (Must be a date between ages 55 and 65 and the first of the month.)

Annual Compensation: \$44,000  
 Compensation Increase Rate: 0%

Annual Hours Worked: 1700  
 Annual Hours Noted Elsewhere: 0  
 Annual Hours Noted Elsewhere: 0  
 Annual Hours Noted Elsewhere: 0  
 Annual Hours Noted Elsewhere: 0

• If you are married, your benefit will be paid on another form of payment. See the SEC Page.

**RESULTS** Estimate Results by Retirement Age Reference # 329399

Payment Option	Current Monthly Dollars	Estimated Monthly Pension	Future Monthly Dollars	Estimated Monthly Pension
Life Only	\$1,077.49	\$0.00	\$1,203.02	\$0.00
Guaranteed 10	\$1,490.82	\$0.00	\$2,074.02	\$0.00
10% Joint & Survivor	\$1,077.49	\$1,077.49	\$2,120.02	\$1,160.00
50% Joint & Survivor	\$1,077.49	\$538.74	\$2,120.02	\$580.00
Retiree Plan Using Cash (Available in the Future)	\$0.00	\$0.00	\$0.00	\$0.00
Retiree Plan Match Account Using Cash	\$12,507.03	\$0.00	\$16,876.00	\$0.00

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Print

## Steps for understanding your total Retirement Program with Trinity Health

- ✓ Obtain your Trinity Health Pension Plan Benefit estimate using **TAPE**.
- ✓ Enroll or increase your savings in the Trinity Health Retirement Savings Plan.
- ✓ Log onto the Trinity Health Retirement Program website and access the personalized statement that combines your Pension Plan, Retirement Savings Plan and estimated Social Security benefits. You can also access Retiretek<sup>SM</sup> (a retirement planning tool).
- ✓ Refer to your latest Social Security statement or visit the Social Security website at [www.ssa.gov/mystatement](http://www.ssa.gov/mystatement) to request a statement so that you may review the accuracy of the data.
- ✓ Attend the FOCUS On Your Future educational seminar series offered at your place of employment.

Trinity Health is committed to providing you with information and tools—like the **Trinity Advantage Pension Estimator**, Retiretek<sup>SM</sup> and the FOCUS seminars—that will help you understand and make the most of your valuable benefits.

Please be assured that the use of **TAPE** is strictly confidential and does not imply any intention to retire or terminate employment.

<sup>1</sup>There may be a few limited situations where an associate is unable to access TAPE. If you are not able to get an estimate, a screen will appear instructing you to call the Trinity Health Pension Office at 800.793.4733 for an estimate. Please do not be concerned if you see this screen – simply follow the instructions and you will receive the benefit information you need. A Representative from the Trinity Health Pension Office is available Monday through Friday 8:00 a.m. to 4:30 p.m. ET.

<sup>2</sup>Estimates from TAPE are for informational purposes only and will not govern the actual benefits payable from the Trinity Health Pension Plan. Your right to receive a benefit depends on the actual facts and follows the rules in the legal Plan Document which may change at any time. Every effort is made to ensure the accuracy of these estimates. However, benefit calculations are complex and errors in your personal information used for these estimates can result in incorrect benefit information. If you have any questions, please contact the Trinity Health Pension Office at 800.793.4733, Monday through Friday, 8:00 a.m. to 4:30 p.m. ET. Trinity Health has reserved the right to amend or terminate the Trinity Health Pension Plan and the employer matching contribution at any time.