

INPUT			
Name:		Prudential Balances	
Date of Birth		City Match	
Payment Start Date		Employee	
View Paycheck (Active Employees Only)		Employee Unmatched	
Current Gross Earnings		Flexbucks	
General Employee Matched (MAP-GenEE%)		Flexbucks Unmatched	
Employer Paid Benefit (MAP-ER Con)		Rollover	
Employee Unmatched (GenEE\$,Fire\$,Fire%,Pol\$,Pol%)		Total Current Balance	
PROJECTED			
Eligible for Matching		Current Age	
City 50% Matching		Age at Payment Start	
Unmatched Balance		Estimated Payment Duration (years)	
Total Account Value		Estimated Investment During Payment Period	
MIN Monthly Payment		Est. Interest on Balances + Contributions Until Payments Start	
MAX Monthly Payment			
* The <u>actual</u> Monthly Payment you choose must be within the MIN and MAX Monthly Payment range.			

Input

Information you must enter, that is used to calculate the Projected payment amounts below.

Name: Enter your name

Date of Birth: Enter your date of birth

Payment Start Date: Estimated date you want your payments to start. If starting your MAP 401(k) benefit at retirement, use the date that is 45 days after your planned retirement date.

View Paycheck (Active Employees Only)

If you are not an active employee, do not enter any information in this View Paycheck area. The following information is retrieved from PeopleSoft Self-Service, Payroll and Compensation, View Paycheck (click on link provided on calculation page).

Paycheck Summary

Current Gross Earnings: The current amount under “FED TAXABLE GROSS” from your most recent bi-weekly paycheck.

Before-Tax Deductions

General Employee Matched: The current matched MAP employee contribution from your most recent bi-weekly paycheck. The label on your paycheck reads: “MAP-GenEE%”.

Employee Unmatched: The current unmatched MAP contribution from your most recent bi-weekly paycheck. The label on your paycheck may read: “MAP-GenEE\$”, “MAP-Pol\$”, “MAP-Pol%”, “MAP-Fire\$” or “MAP-Fire%”.

Employer Paid Benefits

General Employees City Contribution: The current MAP city contribution from your most recent bi-weekly paycheck. The label on your paycheck reads: “MAP-ER Con”.

Prudential Balances

The description below for each contribution type corresponds exactly to the descriptions you will see on the Prudential website and/or quarterly statement.

City Match, Employee, Employee Unmatched, Flexbucks, Flexbucks Unmatched, and Rollover: You will need your MAP 401(k) account information from Prudential to enter the balance for each fund source. See link to Prudential provided on calculation page. If you have any problems logging on to this website, please contact Prudential at 1-800-833-5761.

Total Current Balance: This is calculated for you and should match the balance as seen on your account (if the balance here does not match the balance at Prudential, make sure you have entered the correct amount under each source).

Projected

These fields are populated automatically based on the information entered above. No input needed.

Eligible for Matching: The balance eligible for the 50% matching provision, projected to your Payment Start Date including your current contribution entered from your paycheck for General Employee Matched and Employer Paid Benefits. The sources eligible for this provision at retirement are listed on your Prudential statement as: Employee, City Match, and Flexbucks.

City 50% Matching: This shows the amount of the 50% matching provision and should be equal to one-half (or 50%) of the amount shown under “Eligible for Matching”.

Unmatched Balance: The unmatched balance projected to your Payment Start Date including your current contribution entered from paycheck for employee unmatched. This amount includes the amount from the following sources listed on your Prudential statement are: Employee Unmatched, Flexbucks Unmatched, and Rollover.

Explanation and Instructions MAP 401(k) Monthly Payment Calculator

MIN Monthly Payment: The minimum payment amount you may receive. This payment is calculated using the Total Account Value and dividing by Estimated Payment Duration, no interest included.

MAX Monthly Payment: The maximum payment amount you may receive. This payment is calculated using the Total Account Value plus Estimated Interest During Payment Period and dividing by the Estimated Payment Duration.

* **Note:** When you are ready to start receiving your MAP 401(k) benefit, at retirement (or later), an official calculation will be completed by the Retirement office, at which time you all payment options will be presented and explained. See link provided on calculation to view information about "Payment Options in the MAP plan" on our web site.

Current Age: Your current age based on the date of birth entered at the top of this page.

Age at Payment Start: Your projected age based on the payment start date entered at the top of the page.

Estimated Payment Duration (years): This is the estimated number of years you can expect your monthly payments to continue if you take no partial withdrawals and the interest rate on your account continues at the Estimated Interest During Payment Period. This estimate is based on you receiving the MAX Monthly Payment and may be greater if you choose a lower Monthly Payment.

Estimated Interest During Payment Period: This is an estimated, not the actual interest rate on investment used in projecting your account balance once you begin payments. You retain complete investment control of your 401(k) account after you begin payments, so your actual investment return may be higher or lower than the estimated rate that is stated depending on how you choose to invest your account.

Estimated Interest on Balances + Contributions Until Payments Start: This is the estimated, not the actual interest rate on your account balance until the time you begin payments. You have complete investment control of your 401(k) account before the payment begins, so your actual interest earnings may be higher or lower depending on how you choose to invest your account.