

LIFETIME BENEFITS

How much would you need to **SAVE ON YOUR OWN** to replace your MOSERS pension benefit?

	MOSERS Monthly Guaranteed Pension Payment Based on years of service and final average pay of \$4,166.67 (\$50,000 per year)	Estimated Value of Your MOSERS Pension Benefit ¹	How Much Would You Need to Save? ²
5 Years	\$354 /month	\$107,841	\$1,546 /month or 38% of salary
10 Years	\$708 /month	\$215,682	\$1,316 /month or 34% of salary
20 Years	\$1,417 /month	\$431,363	\$934 /month or 27% of salary
30 Years	\$2,125 /month	\$647,045	\$644 /month or 22% of salary

¹ Estimated present value of pension to be paid for 30 years, a 3% annual return and a 2% annual COLA.

² Assume a 6% annual return and 2% annual salary increases throughout your career.

You have a guaranteed pension (defined benefit)³ if you work at least FIVE years, which means:

Guaranteed Monthly Income For Life



Annual Cost-of-Living Adjustments in Retirement

Realize your financial goals!

- Work for the state.
- Get vested to secure your retirement benefit.
- Work longer to increase your retirement benefit.

³ Benefit eligible members can apply to receive pension benefits once age and service requirements are met.

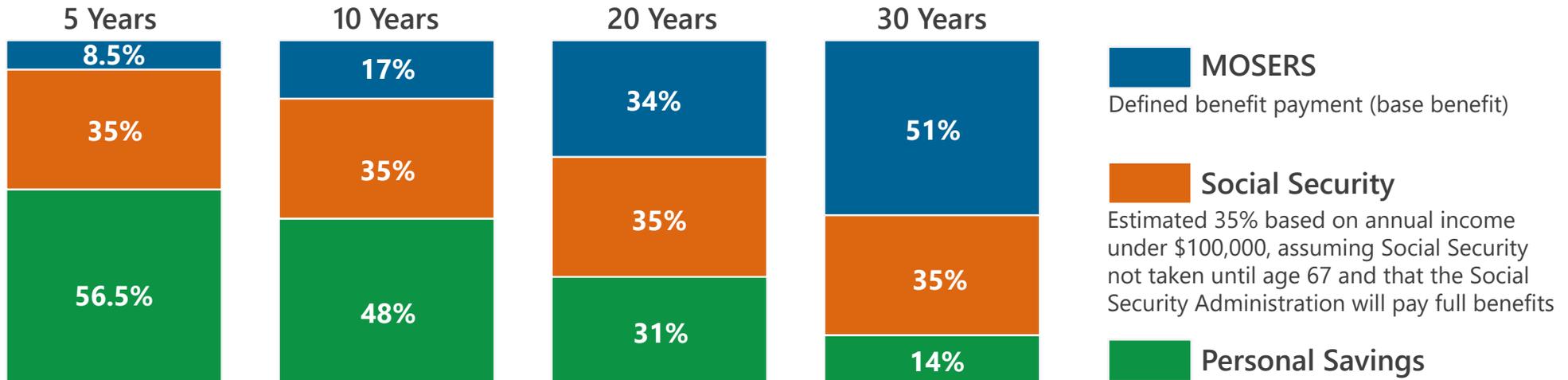
More information at:
www.mosers.org



Longer Service = Higher Income Replacement in Retirement

Work for the state and get **guaranteed monthly retirement** income for LIFE!

Income replaced in retirement if you work for the state for...



If you transfer, your retirement benefits transfer, too!

MOSERS Covered Employers:

- Agriculture
- Attorney General's Office
- Commerce and Insurance
- Conservation
- Corrections
- Economic Development
- Elementary & Secondary Education
- Environmental Improvement & Energy Resources Authority
- Governor's Office
- Harris-Stowe State University
- Health and Senior Services
- Higher Education
- Insurance, Financial Institutions & Professional Registration
- Judiciary
- Labor & Industrial Relations
- Legislature
- Lincoln University
- Lt. Governor's Office
- Mental Health
- Missouri Agriculture and Small Business Development Authority
- Missouri Consolidated Health Care Plan
- Missouri Development Finance Board
- Missouri Housing Development Commission
- Missouri Public Entity Risk Management Fund
- Missouri Rehabilitation - University of Missouri
- Missouri Southern State University
- Missouri State Employees' Retirement System
- Missouri State Public Defender
- Missouri State University
- Missouri Technology Corporation
- Missouri Western State University
- Missouri Wine & Grape Board
- National Guard
- Natural Resources
- Northwest Missouri State University
- Office of Administration
- Public Safety
- Revenue
- Secretary of State's Office
- Social Services
- Southeast Missouri State University
- State Auditor's Office
- State Technical College of Missouri
- State Treasurer's Office
- Truman State University
- University of Central Missouri