

# Understanding your Estimates in miAccount

## **1. What is included in the estimates on the election information page in miAccount?**

All of the estimates are calculated based on your Final Average Compensation (FAC) as of February 1, 2013.

The amount of service credit used in the estimates is different for each option: Options 1 and 3 show your service credit at your earliest retirement eligibility date; Option 2 shows your service credit when you reach attainment (or 30 years of service); and Option 4 shows your projected service credit as of February 1, 2013. Service credit includes any earned, pending, and purchased service. If you have a TDP agreement in progress, the estimates include the total amount of service you are purchasing, whether or not it has already been paid for.

*Revised December 14, 2012.*

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## **2. Why are the estimates for the reform different from the estimate I do in miAccount?**

The estimates you complete with the Estimate Pension tool in miAccount project your FAC out to the termination date you enter. The estimates on the election information screen use your FAC as of February 1, 2013.

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## **3. I don't see a personalized estimate when I log into miAccount. Why?**

miAccount may not calculate estimates for you if you have low service hours in your work history. You can use the miAccount Message Board to contact a customer service representative who will calculate an estimate for you based on your work history. Make sure to select Retirement Reform as the category for your message, and enter No Estimates Available in the subject.

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