

Discovering Keys to Success

- Request access to a personal Retirement Benefits Coordinator (RBC) through the NGBC if you are within 90 days
 of retirement to help reduce any surprises.
- Understand your potential longevity needs, including providing benefits to your loved ones. The Retirement Analysis tool can show you an estimate of joint & survivor scenarios.
- Test your retirement plans with sensitivity analysis from the Retirement Analysis tool to help ensure you're fully
 prepared to meet your essential needs. Establish a plan for unexpected emergencies, cost of living increases or
 high inflation periods.
- Your beneficiaries for your retirement benefits are usually designated in the election forms.