

## Understanding Your Commencement Timing

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Once you have identified the available sources to include in your plan and modeled various scenarios, review each of the sections in Retirement Planning to identify specific steps required to initiate the benefits.

- **Savings:** decide whether to leave your money in the plan or when and how to take a distribution.
- **Pension:** identify how and when to start collecting your pension.
- **Social Security:** know when is the right time to start your payments.
- **Personal Income:** identify all the required steps and timing for each of the additional sources.
- **Retiree Medical:** review how you will transition from active to retiree medical coverage.