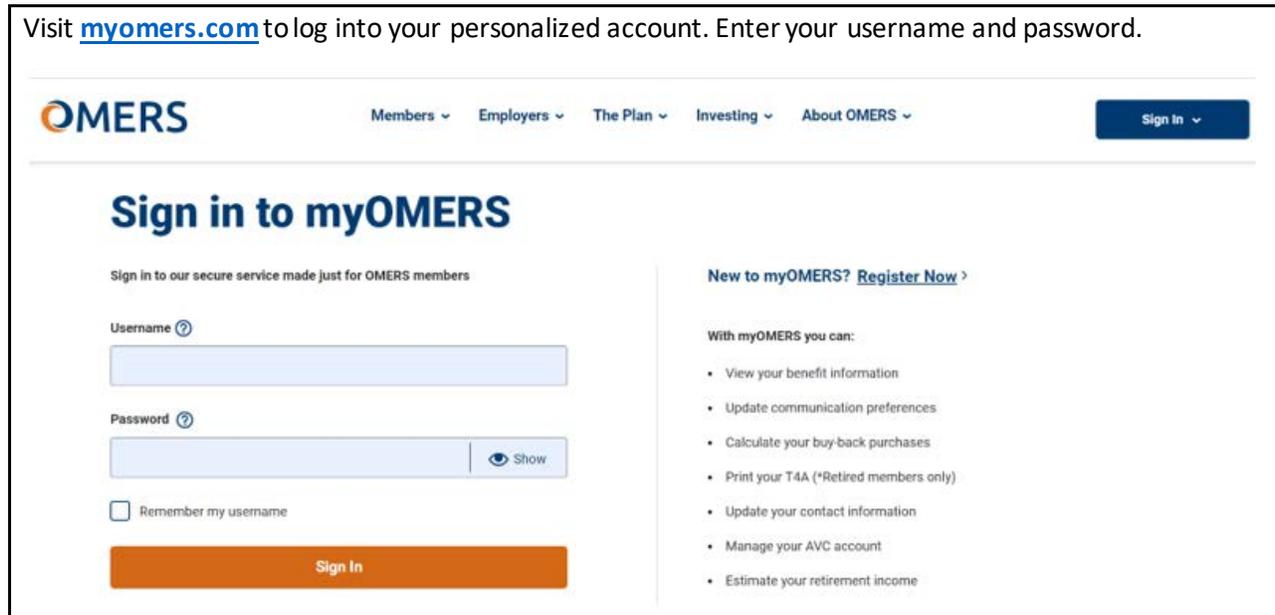


OMERS Rundown on running estimates

Follow this step by step guide how to get your personal numbers to help prepare for retirement. Your OMERS pension estimates are a few clicks away!

Step 1: Getting started

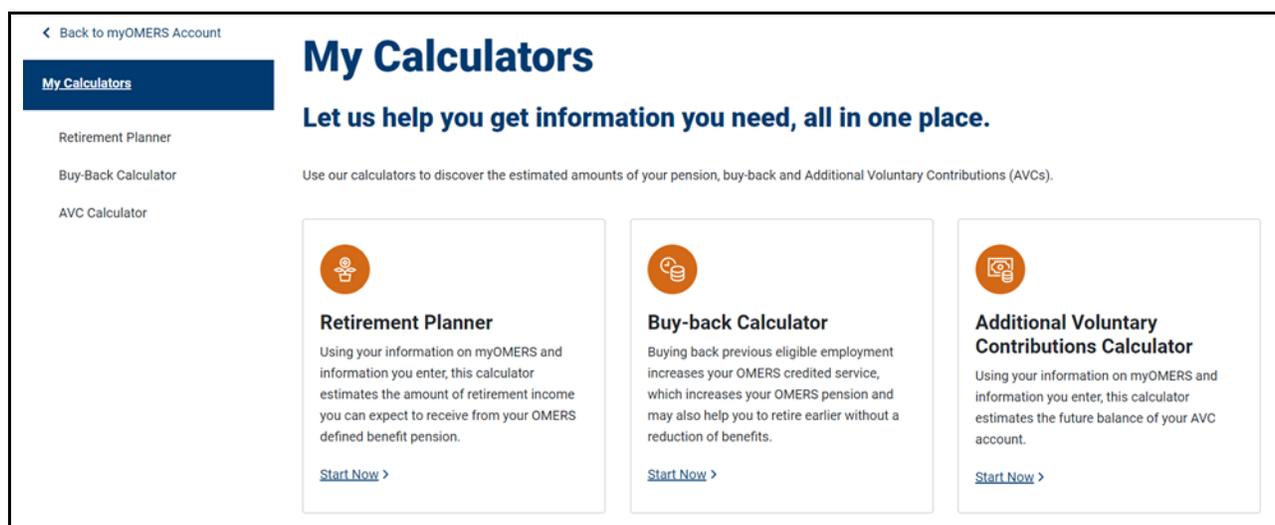
Visit myomers.com to log into your personalized account. Enter your username and password.



The screenshot shows the myOMERS sign-in page. At the top, there is a navigation bar with the OMERS logo and menu items: Members, Employers, The Plan, Investing, and About OMERS. A 'Sign In' button is located in the top right corner. The main heading is 'Sign in to myOMERS'. Below this, there is a sub-heading: 'Sign in to our secure service made just for OMERS members'. The sign-in form includes fields for 'Username' and 'Password', a 'Remember my username' checkbox, and a 'Sign In' button. To the right of the form, there is a section titled 'New to myOMERS? Register Now >' and a list of benefits: 'With myOMERS you can:' followed by a bulleted list: 'View your benefit information', 'Update communication preferences', 'Calculate your buy-back purchases', 'Print your T4A (*Retired members only)', 'Update your contact information', 'Manage your AVC account', and 'Estimate your retirement income'.

Step 2: Let's get calculating

Once in your account, on the left-hand side of your Dashboard click the *My Calculators* button and select *Retirement Planner*.



The screenshot shows the 'My Calculators' dashboard. At the top left, there is a link to 'Back to myOMERS Account'. The main heading is 'My Calculators' with the sub-heading 'Let us help you get information you need, all in one place.' Below this, there is a text block: 'Use our calculators to discover the estimated amounts of your pension, buy-back and Additional Voluntary Contributions (AVCs)'. On the left side, there is a sidebar with three options: 'Retirement Planner', 'Buy-Back Calculator', and 'AVC Calculator'. The 'Retirement Planner' option is selected. The main content area displays three calculator cards. The first card is 'Retirement Planner', which includes a description: 'Using your information on myOMERS and information you enter, this calculator estimates the amount of retirement income you can expect to receive from your OMERS defined benefit pension.' and a 'Start Now >' link. The second card is 'Buy-back Calculator', which includes a description: 'Buying back previous eligible employment increases your OMERS credited service, which increases your OMERS pension and may also help you to retire earlier without a reduction of benefits.' and a 'Start Now >' link. The third card is 'Additional Voluntary Contributions Calculator', which includes a description: 'Using your information on myOMERS and information you enter, this calculator estimates the future balance of your AVC account.' and a 'Start Now >' link.

Step 3: Pick your retirement dates

Once you are in the Retirement Planner, you will be asked to select custom dates for your estimates. OMERS has provided pre-populated milestone dates for you to choose such as the earliest retirement date, earliest unreduced retirement date (if applicable) and your normal retirement date. You can also select any other dates by selecting “Add new retirement date.” Once you have chosen your dates, click ‘Next’.

The screenshot shows the 'Retirement Planner' interface. At the top left, there is a link to 'Back to myOMERS Account'. Below it is a 'My Calculators' menu with 'Retirement Planner' selected. A progress bar indicates 'Step 1/3'. The main heading is 'Retirement Planner' followed by 'Select retirement dates'. A sub-heading says 'Select up to 4 retirement dates – an estimate will be produced for each date. We have suggested some retirement dates for you, but please feel free to add other dates.' Below this is a table with columns for 'Retirement Date', 'Retirement Age', and 'Retirement Descriptions'. A modal window titled 'Add new retirement date' is open, containing two input fields: 'Retirement Date' (with a calendar icon and placeholder 'YYYY/MM/DD') and 'Retirement Age' (with placeholder 'Enter Retirement Age'). An 'Add' button is below the fields. A note at the bottom of the modal states: 'Please note: Keep in mind that your pension begins the first day following the month that you retire. For instance, if you want your pension to start in September, enter a day in August as the retirement date.' A 'Next' button is visible at the bottom right of the main interface.

Step 4: Update your earnings

Your earnings are also used in our pension benefit formula to calculate your pension amount. You will see a history of your most recent earnings as reported by your employer. You can include earnings increases (such as 1% or 2% but you can also indicate 0% if you do not want any increases included). As well, if you have had a change in earnings you can “Add additional earnings” to provide more accurate earnings if they have changed significantly from last year. Click ‘Estimate’ once complete.

The screenshot shows a form titled 'Expected annual increase in earnings'. The text reads: 'To estimate your pension, we will increase your contributory earnings by an annual rate, starting from the latest year above. You can enter 0% if you wish.' Below this is the question: 'At what rate do you expect your earnings to increase on a year-by-year basis?'. There is an input field with a percentage sign (%) to its right. At the bottom, there are two buttons: 'Back' and 'Estimate'.

Step 5: View your estimate

You can select “See more about your retirement” by clicking “Next” to add in additional sources of income. Your Pension estimate report is saved and able to be printed under the *My Reports*.

Your OMERS pension estimate is complete!

A summary of your OMERS pension estimate appears below. A copy has been saved to your account under [My Reports](#) so you can review it at any time.

Please note: Your use of the Retirement Planner is subject to the passage to which you agreed previously. Remember that the Retirement Planner is for illustrative and general information purposes only. It is not intended to provide specific financial or other advice and should not be relied upon in that regard. Your actual OMERS defined benefit pension will vary from the Retirement Planner amounts.



OMERS Early Retirement Primary Plan



Retirement age



OMERS lifetime annual pension from age 65 [?](#)



OMERS lifetime annual pension plus bridge benefit to age 65 [?](#)

Your “Best Five” Earnings: [?](#)

Total Credited Service In Years:

Eligible Service in Years:

See more about your retirement

If you would like to estimate your broader retirement outlook, including estimates for **other income** (such as government benefits) and **expenses**, please click “Next.”

Next