



*A Publication of the Transport Workers Union of America, Air Transport Division, Local 514, AFL-CIO*

## Mark Loeber, Retirement Counselor

Mark Loeber is a retirement counselor retained by Local 514 for those members who are considering retirement. Please use him to find out what is best for you and your family when it is time to retire. The information below will be needed by Mark to figure out what you will be getting when it is time for retirement. For an appointment please call 918-491-0079.

As your retirement counselors, we are here to assist you in creating a financial picture before you make your retirement decision. The following are items to bring or prepare before you come in to see us for an appointment:

- Run a pension estimate if you are able to. If you are married be sure to put in your spouse's date of birth. If you do not have computer access or don't know how to do this, we can do it for you at your appointment.
- Bring a recent pay stub.
- If your spouse is currently working, bring a recent pay stub as well as any group health insurance benefits he/she is eligible for.
- If you or your spouse is eligible or about to be eligible for social security benefits, bring a statement reflecting what your benefit will be. You can call the Social Security Administration or go online at [www.ssa.gov](http://www.ssa.gov) to get this information.
- Bring a recent statement of your Super Saver 401(k) program if you participate.
- A general list of current debts. Example:

- Mortgage
- Car Loans
- Credit Cards
- 401(k) Loans
- Other consumer debt

- Put together a simple budget so you have an idea of what your monthly expenses are. See the budget template on back if needed.
- Pension Packet. You can order this at any time. They will ask you for a termination date and a pension start date. You will be able to change this if the dates you selected are not correct. You can call AA HR to request this (1-800-447-2000) or do it online from JetNet. Do not mail this in until you know when your last day will be. We will help you fill out your pension packet at the appropriate time.

**If you are coming in for a preliminary meeting, you do not need to have this with you. We will only need this when you know your last day and are ready to turn on your pension.**

- Divorce decrees/Death Certificate. If you have been previously married while at American Airlines, you will need to provide a copy of the divorce decree and/or death certificate when you mail in your pension packet.
- Please bring any other documentation and/or questions that pertain to your specific situation and we will address those as well.

## Estimate Monthly Budget

<u>Item</u>	<u>Payment</u>
Charity/Tithe	\$ _____
Housing	
House payment (P&I)	\$ _____
Real Estate Taxes	\$ _____
Homeowners Insurance	\$ _____
Groceries	\$ _____
Utilities	
Heat	\$ _____
Electric	\$ _____
Cable	\$ _____
Internet	\$ _____
Phone	\$ _____
Cell	\$ _____
Water/Trash/sewer	\$ _____
Other (paper, alarm, etc.)	\$ _____
Autos	
Auto payment	\$ _____
Auto Insurance	\$ _____
Gasoline	\$ _____
Maintenance	\$ _____
Health Insurance	
AASM	\$ _____
GWSM	\$ _____
Prescriptions: co-pays	\$ _____
Life Insurance (TWU or private)	\$ _____
Gifts (birthdays & holidays)	\$ _____
Entertainment (eating out)	\$ _____
Personal care	\$ _____
Estimated income taxes	
Fed withholding	\$ _____
State withholding	\$ _____
Miscellaneous	\$ _____
Other	\$ _____
Total est. monthly expenses	\$ _____