



THE RETIREMENT GROUP_{LLC}
PARTNERS IN RETIREMENT

Retiring From AT&T



TABLE OF CONTENTS

01	Choose a Retirement Date	07	Confirm that EIP
02	Request A Benefit	08	Reach out to the Retirement Group
03	Request The Pension	09	Your Savings & Security
04	Sign and Return	10	Continued
05	Follow-Up with Fidelity	12	Quite not Ready
06	On Your Retirement	15	About The Retirement





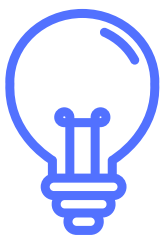
01 Choose A Retirement Date

02 Request A Benefit Modeling Statement From Fidelity

As early as 180 days prior to your retirement, you can call Fidelity [800-416-2363] or go online [www.401k.com] to request your Benefit Modeling Statement. You will need your Social Security number [or Customer ID] and PIN.

You will also need to know the last day you plan to be on the payroll and your “benefit commencement date.” For craft employees, the “benefit commencement date” will typically be the same day you plan to retire. For managers, the earliest date you can designate is the day after retirement. It generally takes seven to 10 business days to receive the statement in the mail.

You can monitor your retirement process by logging into www.401k.com, going to your pension section and viewing “Status of Collecting Your Pension.”



Learn more about your cash flow with our *"Determining Cash Flow Need in Retirement,"* e-Brochure.

03 Request The Pension Election Confirmation Statement

Once you receive and review the Benefit Modeling Statement and "Cash Flow Need in Retirement", call Fidelity to request the forms for your election [lump-sum or type of monthly annuity]. If you elect the lump-sum, Fidelity will ask for the name of the custodian. For clients, the check should be made payable to Pershing or Charles Schwab.



04

Sign And Return The Pension Election Confirmation Statement To Fidelity And Call Your Financial Consultant.



Tip: For your convenience, most credit unions have has a Notary* on staff

Make a copy of the statement before you return it, in case it gets lost in the mail.

*Notary services are not provided through TRG



**Speak to a Financial
Advisor Today!!!**

05

Follow-up With Fidelity To Ensure Your Pension Election Confirmation Statement Has Been Received

A

nnual Funding Notice: If you are a participant in the AT&T Pension Benefit Plan, you should have received (or will soon) via US mail, a copy of the annual funding notice for the AT&T pension benefit plan.

Whether you missed it entirely or ignored it as it looks like all other legalese-type-writing-benefits-info, you should ALWAYS READ this type of content. Anything legally required is something you should pay attention to as a good rule of thumb. It will help guide your decisions to retirement due to the risk involved with the pension fund.





06 On Your Retirement Date, Review And Sign The Exit Interview Package (EIP)

Tip: Since the EIP is 25+ pages, ask your manager to print it ahead of time so you can review it before signing. You should also make a copy for future reference.

07

**Confirm That The EIP Has Been
Submitted For Processing And
Confirm Your Final Benefit
Calculations With Fidelity**



08 Reach out to the Retirement Group

We will make arrangements to deposit the check in your retirement account. You do not need to endorse the check as it will be payable to Charles Schwab or Pershing as the custodian of your funds.

Tip: Fidelity will send your check via regular mail and in a plain envelope, so keep an eye out for it.



09 Your Savings & Security Plan [401(k)]

A plan participant leaving an employer typically has four options (and may engage in a combination of these options), each choice offering advantages and disadvantages:

- Leave the money in the former employer's plan, if permitted.
- If you plan to continue to work, roll over the assets to a new employer's plan if one is available and roll-overs are permitted.
- Rollover to an IRA.
- Cash out the account.





10

Continued

Your financial consultant will discuss with you the best options for your 401(k).

- If you are between the ages of 55 and 59½ in the year you retire, there may be significant advantages to leaving your 401(k) with Fidelity
- There are also additional considerations if your 401(k) includes after-tax dollars or you have an outstanding loan.

Rolling over your 401(k) can be done over the phone ... no forms are necessary.

- Fidelity will ask if you have received a Special Tax Notice within the last 180 days. The answer is “yes” because you received it with your Benefit Modeling Statement [Step 2].
- You will receive your 401(k) rollover check within seven to 10 business days, sooner if you elect to pay for overnight delivery.



11 Not Quite Ready

FINANCIALLY

Make up for Decreased Value of Savings or Investments.

Low interest rates have made it harder to generate portfolio income. Some people continue to work to make up for poor performance of their savings and investments.

Maybe you took an AT&T Offer & left earlier than you wanted.

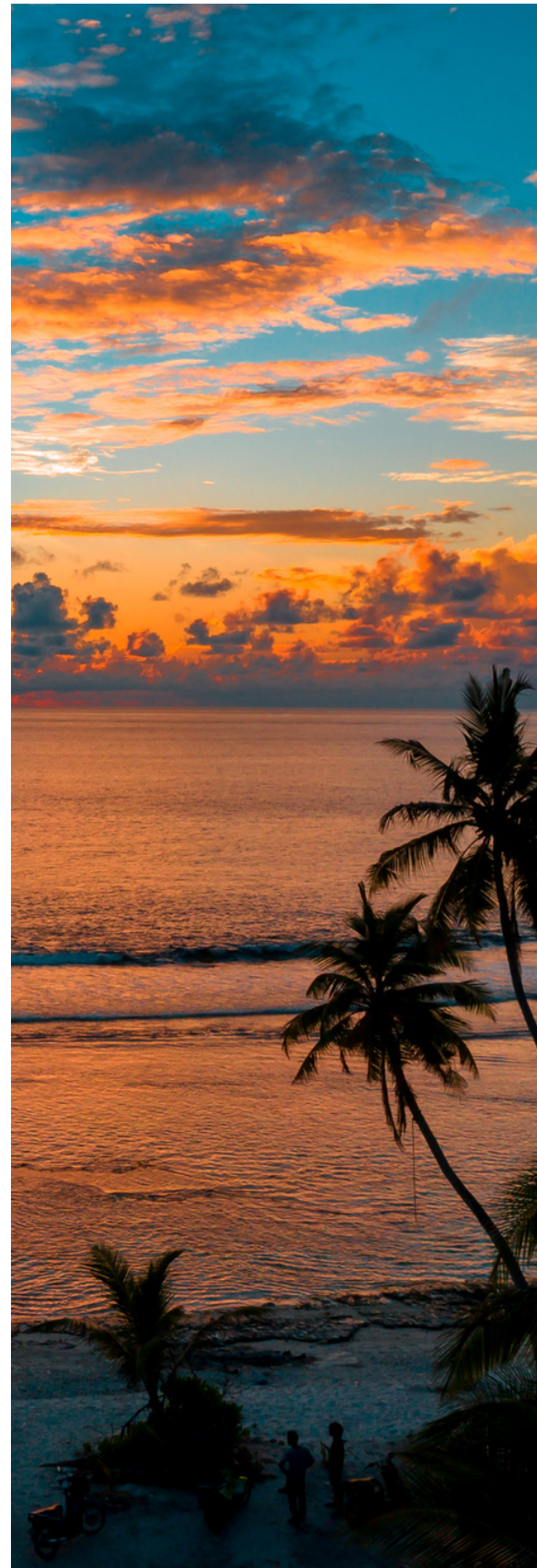
Instead of drawing down savings, some decide to work a little longer to pay for extras you've always denied yourself in the past.

Meet Financial Requirements of day-to-day living.

Expenses can increase during retirement and working can be a logical and effective solution to this problem.

Keep Insurance or Benefits

You may choose to continue working in order to keep your insurance or other benefits.



CHANGE YOUR LIFESTYLE

Staying Active and Involved

Retaining employment, even if it's just part-time, can be a great way to use the skills you've worked so hard to build over the years and keep up with friends and colleagues.

Enjoy Yourself at Work.

Just because the government has set a retirement age with its Social Security program doesn't mean you have to schedule your own life in such a manner. Many people genuinely enjoy their employment and continue working because their jobs enrich their lives.

A New Job Opportunity comes along.

You might find yourself with very tempting job opportunities at a time when you thought you'd be withdrawing from the workforce.

The information and opinions in this publication are for general information only and are not intended to provide tax or legal advice or recommendations for any particular situation or type of retirement plan. Nothing in this publication should be construed as legal or tax guidance; nor as the sole authority on any regulation, law, or ruling as it applies to a specific plan or situation.

Those separating from an employer may have several choices when rolling over assets from one plan to another, and the best solution will always depend on the details of their personal situations. Retirement plan decisions can be complicated and

each choice has its own implications. It is recommended that you discuss and compare all potential fees, expenses, commissions, taxes, and legal ramifications with a qualified advisor before making a rollover decision. Distributions received before age 59 1/2 are subject to an early distribution penalty of 10% additional tax unless an exception applies. This information is not intended to be a substitute for specific individualized tax, legal or estate planning advice. If you are facing a decision about rolling over your 401(k) or other employer-sponsored retirement account, we welcome the opportunity to help.



About The Retirement Group

The Retirement Group is a nation-wide group of financial advisors who work together as a team.

We focus entirely on retirement planning and the design of retirement portfolios for transitioning corporate employee. Each representative of the group has been hand selected by The Retirement Group in select cities of the United States. Each advisor was selected based on their pension expertise, experience in financial planning, and portfolio construction knowledge.

TRG takes a teamwork approach in providing the best possible solutions for our clients' concerns. The Team has a conservative investment philosophy and diversifies client portfolios with laddered bonds, CDs, mutual funds, ETFs, Annuities, Stocks and other investments to help achieve their goals. The team addresses Retirement, Pension, Tax, Asset Allocation, Estate, and Elder Care issues. This document utilizes various research tools and techniques. A variety of assumptions and judgmental elements are inevitably inherent in any attempt to estimate future results and, consequently, such results should be viewed as tentative estimations. Changes in the law, investment climate, interest rates, and personal circumstances will have profound effects on both the accuracy of our estimations and the suitability of our recommendations. The need for ongoing sensitivity to change and for constant re-examination and alteration of the plan is thus apparent.

Therefore, we encourage you to have your plan updated a few months before your potential retirement date as well as an annual review. It should be emphasized that neither The Retirement Group, LLC nor any of its employees can engage in the practice of law or accounting and that nothing in this document should be taken as an effort to do so. We look forward to working with tax and/or legal professionals you may select to discuss the relevant ramifications of our recommendations.

Throughout your retirement years we will continue to update you on issues affecting your retirement through our complimentary and proprietary newsletters, workshops and regular updates. You may always reach us at (800) 900-5867.

North-West Regional Office
Concord, CA
Phone: 1-800-200-9838

Southern California Regional Office
San Diego, CA
Phone: 1-858-404-8900

Mid-West Regional Office
St. Louis, MO
Phone: 1-314-858-9090

South-West Regional Office
Austin, TX
Phone: 1-281-766-0747

*Request Your
Complimentary
RetireKit*



Disclosure: Securities offered through FSC Securities Corporation (FSC) member FINRA/SIPC. Investment advisory services offered through The Retirement Group, LLC. FSC is separately owned and other entities and/or marketing names, products or services referenced here are independent of FSC. Office of Supervisory Jurisdiction: 5414 Oberlin Dr #220, San Diego CA 92121