

**City of Clearwater Employees Pension Fund**  
**A Personalized Employee Benefit Statement**

**Prepared for MOULTON, JENNIFER M**  
**Department FN10**

According to our records, your:

<b>Date of Birth is</b>	<b>November 1, 1971</b>
<b>Pension Service Date is</b>	<b>June 2, 2014</b>
<b>Normal Retirement Date is</b>	<b>November 1, 2036</b>
<b>Employee Contributions Without Interest at January 1, 2021 are</b>	<b>\$ 25,819.90</b>
<b>Pension Plan Status is</b>	<b>Non-Hazardous Duty</b>

Based on the above information, your:

<b>Projected Monthly Pension Benefit at Your Normal Retirement Date is</b>	<b>\$ 2,332</b>
<b>This benefit will be the following percent of your Average Monthly Earnings</b>	<b>45%</b>

If you have already reached your Normal Retirement Date, the calculations have been made as though you retired on January 1, 2021.

This is only an estimate -- and assumes the following:

- you will work full-time until your normal retirement date;
- your present earnings will not change;
- your retirement plan status has always been as stated above.

Your actual pension benefits will likely vary from the amount shown.

You accrue a benefit each year based on your service with us. You also earn a right to this benefit based on your service. This is called vesting. You must have 10 years of service to be vested.

<b>Your Accrued Monthly Pension Benefit as of January 1, 2021 is:</b>	<b>\$ 595</b>
<b>Your Vested Right in Your Accrued Benefit is:</b>	<b>0%</b>
<b>Your Projected Year of 100% Vesting is:</b>	<b>2024</b>

Please note: The pension plan benefits shown are the normal form of benefit. The normal form of pension benefit is an annuity paid monthly for your life. All payments start at your normal retirement date. The plan has optional forms of benefit payout, and those will be explained to you before retirement.

Your actual pension benefit will be determined under the Plan in effect when you terminate employment or retire. These estimates are based upon available information and the current Plan. The City retains the right to amend the Plan in the future. These estimates are not legally binding against the City and are provided solely to give you an estimate of your benefits under the current Plan.