

Welcome

Navigating your pension benefit at millimanbenefits.com



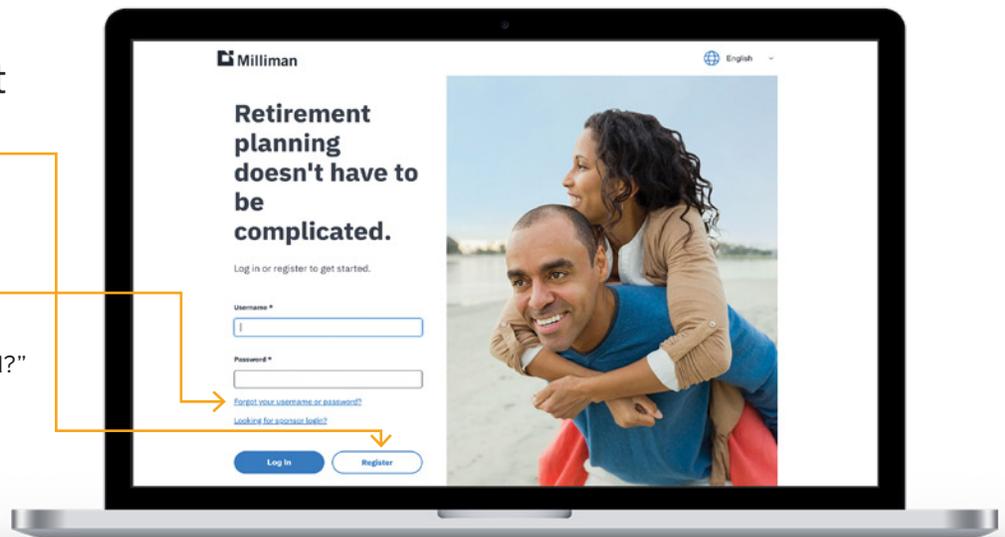
Accessing Your Account

REGISTERING

The first time you visit the site, click "Register" to get started.

NEED HELP LOGGING IN?

If you later forget your log-in credentials, click "Forgot your username or password?"



Resources

After logging in to millimanbenefits.com, you can:

- Update your profile information and beneficiaries.
- Upload and check status of paperwork.
- Run benefit calculations.
- Email or chat with a Milliman representative.
- Print benefit calculations.

If you have a questions or want to speak with a representative, call the Milliman Benefits Service Center at 1.833.694.4246 Monday – Friday, 7 a.m. to 7 p.m. Central time.



Take a Tour

Check out a short video about the account features and retirement planning tools available to you at millimanbenefits.com.

<https://vimeopro.com/milliman/millimanbenefitscom-db>

Explore the Tools and Resources

From your Dashboard, you will find an overview of your benefit and easy-to-use modeling tools to determine your benefit payment options and estimated payment amounts at various ages, termination dates and benefit commencement dates.

The screenshot shows a retirement dashboard with the following sections:

- Header:** Dashboard | Benefit Details | Financial Wellness
- Main Header:** "Someday you'll toss that alarm clock" with a sub-header "And the rewards of your hard work will just keep coming." and an "Estimated Benefit at Retirement - Annuity" of **\$1,581.17**.
- Informational Box:** "View your Cash Balance Account Value" with instructions on how to view the value and a link to "Request a Benefit Statement".
- Retirement Plan Summary:** "Retirement Plan for Employees of Puget Sound Energy, Inc." showing "Estimated Benefit Checks" of \$1,581.17 and "Planned Retirement Age" of 65. It includes a "More Details" link and a "Change Retirement Age" slider.
- Saved Retirement Models:** A table with columns for Name, Date of Termination, Commencement Date, and Estimated Benefit Check. A link "Request another Benefit Calculation" is present.
- RISE Score Section:** "Know Your RISE Score™!" with a "Get started" link.
- Footer:** Milliman logo, contact information (1-800-727-6915), and legal disclaimers.

Callout boxes with arrows point to the following elements:

- GENERAL:** Points to the top navigation bar and the "Personal Information" text.
- Estimated Benefit:** Points to the \$1,581.17 value and the "Request a Benefit Statement" link.
- BENEFIT STATEMENT:** Points to the "Request a Benefit Statement" link.

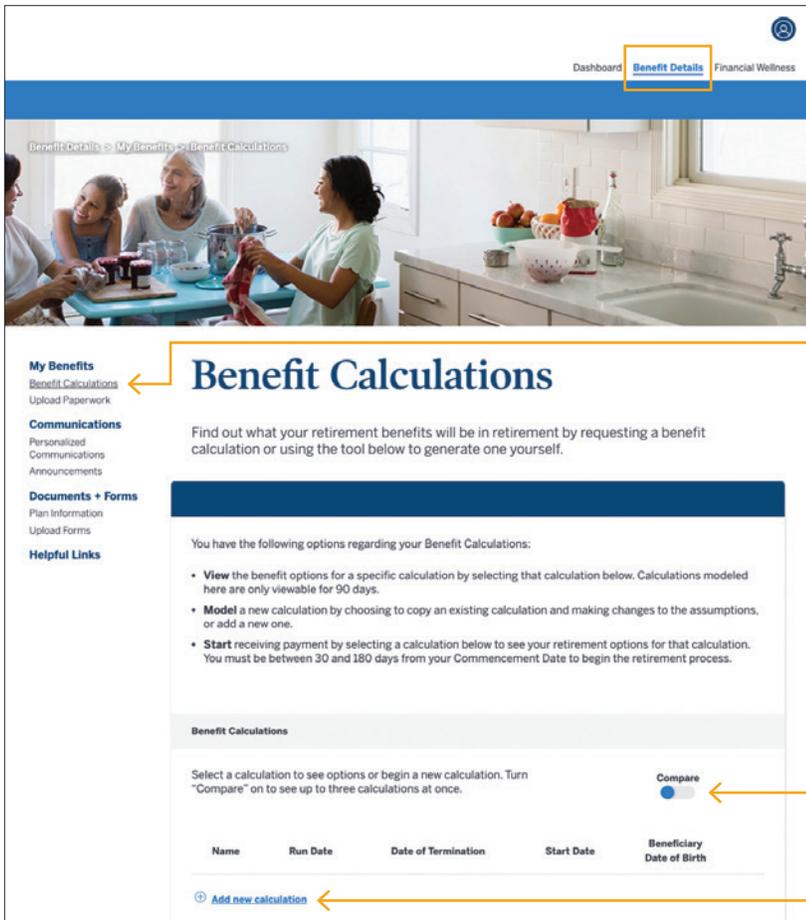
GENERAL

Personal Information: Update or add your contact information. Once you start receiving your pension benefit as a monthly annuity, you can also view/update your direct deposit and tax election information online. You can also generate an income verification letter directly from the website.

Estimated Benefit: Shows the amount you will receive at retirement.

BENEFIT STATEMENT

Available from your Dashboard, click here to create and download a PDF of your Benefit Statement. The Statement will reflect your monthly accrued benefit as of the date you make the request.



Benefit Calculations

Model your different retirement scenarios. When you run a calculation, you will see a list of all distribution options available to you, along with a summary of the assumptions used.

You can compare up to three calculations at once.

You can also submit a request for a retirement calculation to be mailed to you.

ADD A NEW CALCULATION

To add a new calculation, go to Benefit Details > My Benefits > Benefit Calculations.

Then, click on "Add new calculation" and follow the steps below to enter your calculation assumptions.

1 Calculation Name:*

2 Projected Termination Date:* 04/26/2022 Age: 50 Month(s): 3

3 Projected Benefit Commencement Date:* 01/01/2037 Age: 65 Month(s): 0

Assumed Annual Rate of Pay Adjustment:* 0.00 % applied to \$ 0.00

4 Marital Information

Marital Status:* Single Date of Marriage: mm/dd/yyyy

QDRO Qualification:* Select One...

5 Contingent Information

Joint Beneficiary:* New Beneficiary

First Name: Last Name: Date of Birth: mm/dd/yyyy

Relationship: Spouse SSN:

6 The contingent annuitant you apply here is used for modeling calculations only. You are not designating a contingent annuitant / beneficiary.

When you commence your retirement benefit you will designate your contingent annuitant / beneficiary when you select your payment option, if applicable.

I understand that:

- Benefits modeled on this site are estimated based on my personal data, employment history and compensation as reported by my employer.
- These benefit amounts are estimated amounts and are subject to change.
- Amounts shown are not a guarantee of future benefits or future employment.

1 Give your estimate a name.

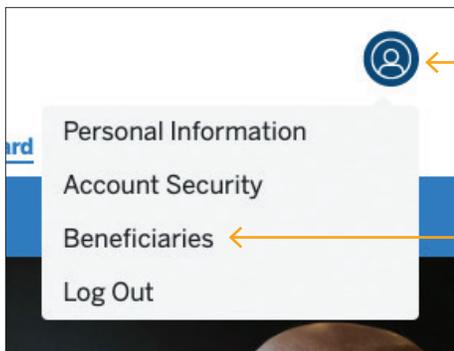
2 Provide projected termination and benefit commencement dates or ages.

3 Provide assumed annual pay raise % and enter or confirm your annual pay.

4 Enter marital status and QDRO Qualification (divorce), if any.

5 Enter or confirm a joint beneficiary (if any).

6 Check the box affirming these estimates are based on your assumptions.



HOW TO ADD OR UPDATE YOUR BENEFICIARY

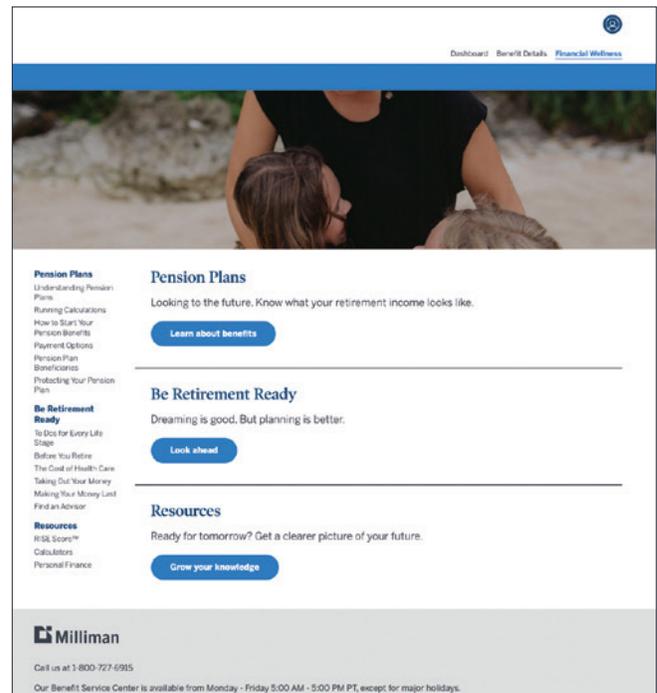
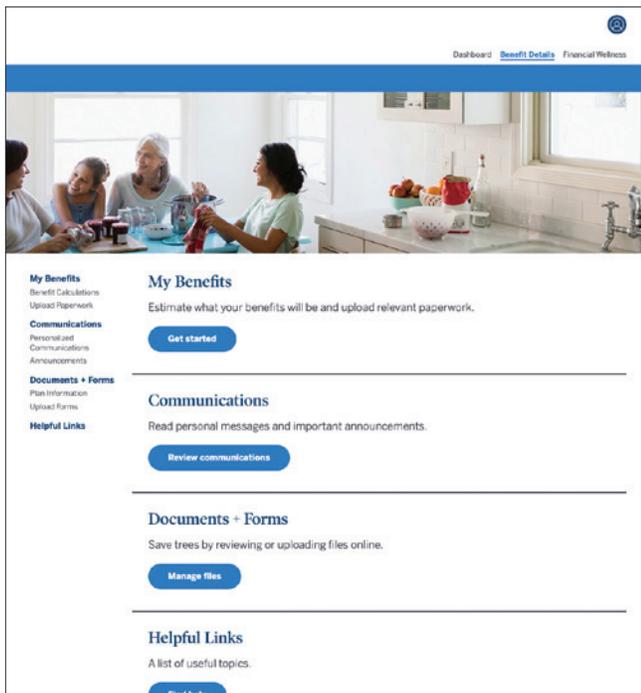
Click the blue account icon located at the top right-hand corner of the screen.

Select Beneficiaries and confirm marital status. Your current beneficiaries will be listed. If none are on file, click the “Add” button to enter a primary and secondary beneficiary. To finalize your designation, click the “Save” and “Submit” buttons. You will need Social Security numbers and birth dates for whomever you name.

From the top navigation, you also have access to:

A **Benefit Details** section with a comprehensive look at your calculation information. You can upload paperwork and obtain documents and forms.

A **Financial Wellness** information section with articles, videos and calculators to help you reach and navigate to retirement.



Get your RISE Score™ at millimanbenefits.com

The goal — retire with enough money. How will you get there? Your Retirement Income Security Evaluation Score (RISE Score) measures how prepared you are for financial risks in retirement.

Your score is expressed as a single number, like a credit score, that helps you assess how well you are doing. The higher your score, the more likely you'll be able to achieve a healthy financial outcome.

