

Rudd and Wisdom Web-Based Benefit Estimator

Our secure Web-Based Benefit Estimator provides fast and easy access to pension benefit information from any location with an internet connection. Rudd and Wisdom, Inc. provides high level security for your participants and data during all stages of the design and deployment process.

Login

The user registers through a simple registration process, and then logs in on the home page. The following screen shots are from our demonstration site, which you are welcome to explore at pensioncenter.ruddwisdom.com. The username is JOG and the password is JOGjog12.

The screenshot shows a web browser window with the URL <https://pensioncenter.ruddwisdom.com/accounts/login/?next=/>. The page features the Rudd and Wisdom logo and the title "Retirement Plan Estimator". A large image of a man carrying a young girl on his shoulders is displayed, with the text "Spend more time with your family. And less time planning your retirement." Below the image, a section titled "Plan your retirement" lists three bullet points: "Estimate the current or future value of your pension.", "Evaluate different payment options for receiving your pension.", and "Understand how your pension fits into your total retirement picture." To the right, a login form is visible, including fields for "Username" and "Password", a "Sign In" button, and a "forgot your password?" link. The footer contains contact information and copyright details.

Rudd and Wisdom Retirement Plan Estimator

Spend more time with your family.
And less time planning your retirement.

Plan your retirement

- Estimate the current or future value of your pension.
- Evaluate different payment options for receiving your pension.
- Understand how your pension fits into your total retirement picture.

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Retirement Timeline

Once logged in, you arrive at the landing page, showing an easy to understand retirement timeline and some explanatory information to help the user get started.

The screenshot shows a web browser window with the URL <https://pensioncenter.ruddwisdom.com>. The user is logged in as Jose N. Giese. The page title is "Your Retirement Timeline". A progress bar shows the user's timeline from Date of Hire (2/1/2004) to Normal Retirement (5/1/2024), with a Vesting Date (2/1/2009) marked. Below this is a "Getting Started" section with three main areas: "Review Personal Information", "Estimate Your Benefits", and "Learn More".

Review Personal Information

Please review the personal information listed below. The accuracy of your benefit estimates depends on the accuracy of this information.

Name	Jose Giese
Date of Birth	April 10, 1959
Date of Hire	Feb. 1, 2004
Last Reported Pay	\$68,402.00
Vesting Service	10.083 years
Pension class	None

[Email any corrections here >](#)
[View all personal information >](#)

Estimate Your Benefits

The interactive estimator allows you to: (1) estimate the value of your pension, (2) compare methods of receiving your pension benefits, and (3) predict how your pension and other assets will impact your retirement income.

In addition, you can create downloadable reports or save them online for later review.

[View saved estimates >](#)

Learn More

Have a specific question or concern about your retirement plan? Need to look up terminology related to your pension? Please visit the links below.

- [Defined benefit plan details >](#)
- [Glossary of terms >](#)
- [Frequently Asked Questions >](#)
- [Terms of use >](#)

[Begin an Estimate](#)

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It is easy to add information to this screen, such as any plan news or links to plan-related documents in the Learn More section. If the user wants a pension estimate, they click the 'Begin an Estimate' button.

User-Controlled Inputs

To help the participant understand and appreciate their retirement benefit, the participant has the ability to change several variables including:

- Age or Date of Termination
- Age or Date of Benefit Commencement
- Rate of Future Salary Increases
- Joint Pensioner Information

The screenshot shows a web browser window displaying the 'Estimator' tool. The URL is <https://pensioncenter.ruddwisdom.com/estimator/step1>. The user is logged in as Jose N. Giese. The interface is divided into three steps: Step 1. Choose Important Dates, Step 2. Pension Estimate, and Step 3. Total Retirement. In Step 1, the 'Date of Hire' is 2/1/2004, the 'Vesting Date' is 2/1/2009, and the 'Normal Retirement' date is 5/1/2024. Below this, there is a text box explaining that the calculator estimates pension benefits under various scenarios and that the user should use the chart to choose up to three potential payment dates. To the left of the chart is a form titled 'Inputs for Estimate' with fields for: 'Most Recent Annual Pay' (\$68,402.00), 'Annual Wage Increase' (3%), 'Joint Pensioner's Date of Birth' (mm/dd/yyyy), 'Terminate Employment at:' (Date: 4/30/2024), and 'Start Receiving Payments at:' (Date: 5/1/2024, with two additional empty date fields). Below the form is a 'Refresh Chart' button. To the right is a line graph titled 'Estimated Monthly Benefits' showing 'Monthly Benefit Payable for Life' on the y-axis (ranging from \$0 to \$2,000) and 'Age at Termination of Employment' on the x-axis (ranging from 56 to 64). Two lines are plotted: a red line for 'Commence at Age 65' and a blue line for 'Commence at Termination Age'. The red line starts at approximately \$400 at age 56 and rises to about \$1,800 at age 64. The blue line starts at \$0 at age 56 and rises to about \$1,800 at age 64. Below the graph is a large black button labeled 'Estimate your Benefit →'. At the bottom of the page, there is a footer with contact information and website terms.

This page also shows a useful graph, which sets out the different benefits available if payments are commenced at the termination date or the normal retirement date.

Once the user has entered their data, they click the 'Estimate Your Benefit' button.

Easy-to-Understand Results

The Web-Based Benefit Estimator provides detailed benefit information in an easy-to-understand layout. The layout is tailored to the specifics of your plan by displaying the details you want to highlight (including early retirement subsidies, optional payment forms or benefit offsets). The estimator is flexible enough to handle all types of defined benefit pension plans. This tool enables participants to truly understand their benefits.

The screenshot displays the 'Estimator' web application interface. The browser address bar shows the URL <https://pensioncenter.ruddwisdom.com/estimator/step1>. The user is logged in as Jose N. Giese. The navigation menu includes 'Home', 'Estimator', and 'Saved Estimates'. The main content area is titled 'Step 2. Pension Estimate' and features a 'Download Printable Report' button. The primary question is 'How much is my pension?'. Under 'Accrued Benefit', it states that based on assumptions, the monthly payment for lifetime termination on April 30, 2024, is \$1,791.38. It also notes that if a lump sum is chosen, the reduced monthly payment would be \$1,238.98. Below this, 'Monthly Benefit Payment Options' are detailed in a table, commencing on May 1, 2024, at age 65. The table lists three options: Life Annuity (\$1,791.38), 5 Years Certain and Life Annuity (\$1,756.32), and 10 Years Certain and Life Annuity (payments guaranteed through April 1, 2029).

Step 1. Choose Important Dates Step 2. Pension Estimate Step 3. Total Retirement

Download Printable Report

How much is my pension?

Accrued Benefit

Based on the assumptions, this is the monthly payment you would receive for your lifetime if you terminated employment on April 30, 2024 and started receiving payments at age 65 (or date of termination, if later).

\$1,791.38

If you elect to receive your Employee Contribution Account with interest as a Lump Sum as shown below, the reduced monthly payment (if any) you would receive for your lifetime if you terminated employment on April 30, 2024 and started receiving payments at age 65 (or date of termination, if later) is:

\$1,238.98

The actual payment amount you receive depends upon the payment form you choose (see below) as well as when you decide to start receiving payments.

Monthly Benefit Payment Options

Monthly Benefit Payment Options	Commencing May 1, 2024 (Age: 65 years, 0 months)
Life Annuity	
Payable to you for your life:	\$1,791.38
5 Years Certain and Life Annuity	
Payable to you for your life:	\$1,756.32
Payments guaranteed through:	April 1, 2029
10 Years Certain and Life Annuity	

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Further details and explanations are available lower down on the Pension Estimate page (not shown).

[Rudd and Wisdom Client](#) | [Estimator](#) | <https://pensioncenter.ruddwisdom.com/estimator/step1>

Payable to you for your life:	\$1,756.32
Payments guaranteed through:	April 1, 2029
10 Years Certain and Life Annuity	
Payable to you for your life:	\$1,672.27
Payments guaranteed through:	April 1, 2034
15 Years Certain and Life Annuity	
Payable to you for your life:	\$1,572.14
Payments guaranteed through:	April 1, 2039

All payment options shown shall be adjusted each March 1 after Commencement to reflect a Cost-of-living adjustments subject to a maximum of a 2% adjustment in any year.

Lump Sum Benefit Payment Option

One-time Single Sum Payment Option	Commencing May 1, 2024 (Age: 65 years, 0 months)
Lump Sum	\$58,139.21

The Lump Sum payment shown is equal to your Employee Contribution Account with interest through the commencement date. If you elect to receive these amounts as a lump sum, you will be entitled to a reduced life annuity amount, shown below. You could also elect to receive this benefit in any of the monthly benefit payment forms shown above. The amount would be reduced to reflect the chosen form of payment.

Monthly Benefit Payment Options	Commencing May 1, 2024 (Age: 65 years, 0 months)
Life Annuity	
Payable to you for your life:	\$1,238.92

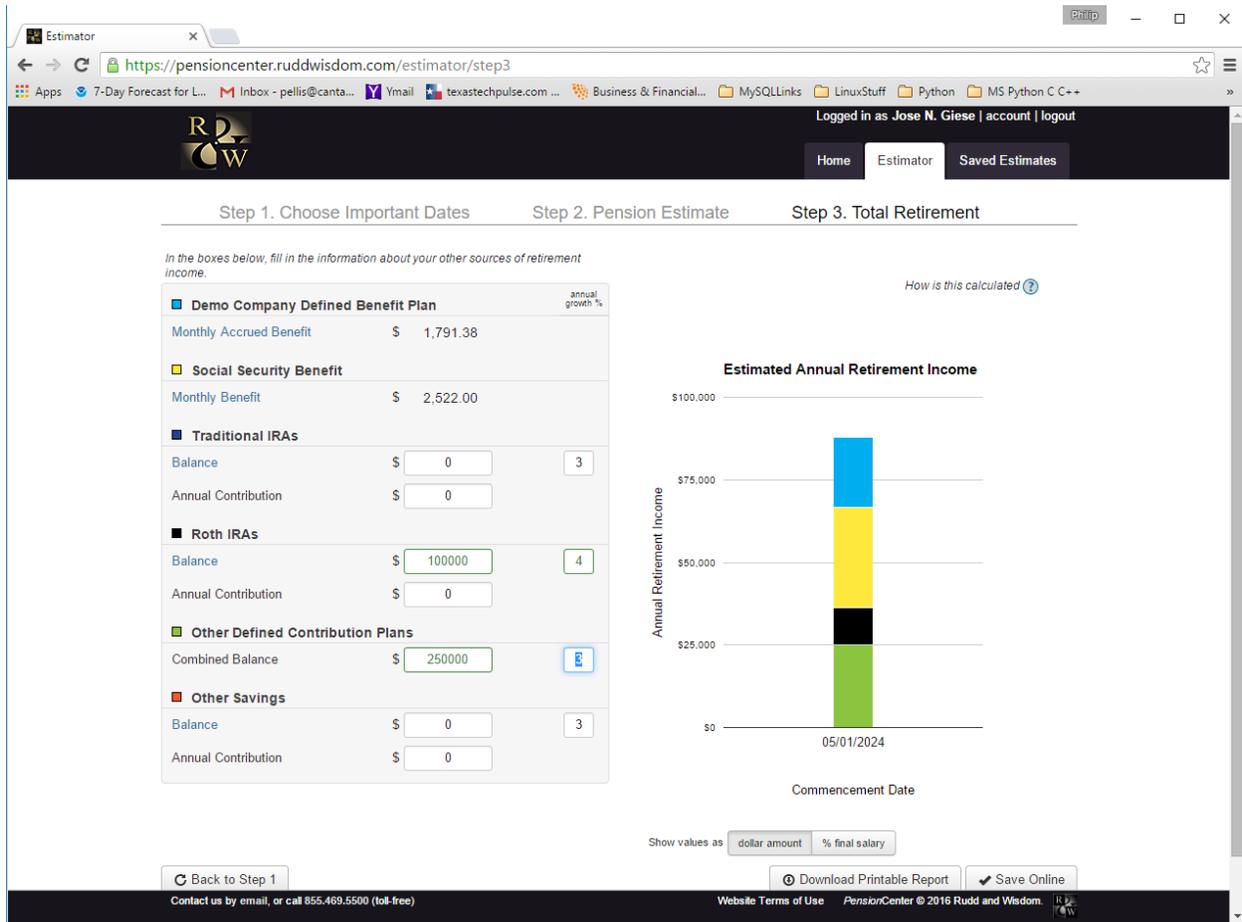
You could also elect to receive this benefit in any of the monthly benefit payment forms shown above. The amount would be reduced to reflect the chosen form of payment.

[Back to Step 1](#) | [Calculation Details](#) | [Save Online](#) | [Total Retirement Calculator](#)

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If the user has other savings or retirement plans, then pressing the ‘Total Retirement Calculator’ button at the bottom of the results page will enable them to include these in a picture of their total estimated pension.

Total Retirement Picture



The final screen gives the user the option to add current account balances, annual contribution amounts and projected rates of investment growth for other types of pension assets to give a more complete picture of the estimated total benefits at retirement. Social Security is estimated and included automatically for this plan, and the user can add Traditional IRAs, Roth IRAs, Other Defined Contribution balances and Other Savings.

A Fully Customizable Tool

The web-based interface of the estimator tool is a fully customizable portal to your plan, designed entirely in-house to meet your organization's employee attraction, motivation and retention goals. The website can be tailored to reflect your company's style with personalized logo, text and color choices.

Anywhere, Anytime Access to Plan Documents and Information

This tool gives your plan participants access to plan documentation and other helpful information via News, FAQs, and Glossary sections by means of the online Pension Department. You can highlight important plan changes on the Getting Started page.

Take a Test Drive

Want to see more? If you would like further details about the Rudd and Wisdom Web-Based Benefit Estimator, please contact us at (512) 346-1590, and ask for one of the Principals in the Retirement Benefits division.