

Retirement Resource Guide

For

Employees in the Service of United Airlines

Represented By

The International Brotherhood of Teamsters



The International Brotherhood of Teamsters Benefits Committee at United Airlines has assembled this Retirement Resource Guide to assist you in preparing for retirement, to understand your retirement benefits, and to provide you with references to help with retirement questions. Additionally, the information contained within this Guide is only intended as a reference and does not constitute legal, tax, investment, or other advice to any individual. In the event of a conflict between the information contained herein and the collective bargaining agreement or other governing plans or company policies, those documents shall govern. This presentation was prepared with information current as of April 2023.

Fraternally,

Your IBT Benefits Committee

Table of Contents

Retirement Checklist	4
Check out your benefits	4
Update your personal info	5
Retiree Health Benefits	6
Medical Insurance Information.....	6
Retiree Bridge Medical.....	6
Bridge Medical for Post 65 Retirees.....	7
General Medicare Information.....	7
Other Retiree Benefits	7
Dental Coverage	7
Flexible Spending Account	7
HRA/VEBA	7
Company Life / PAI Insurance	7
Aflac Insurance.....	8
Retirement Savings Benefits	8
United Airlines 401(k) Savings Plan	8
Continental Micronesia, Inc. (CMI) 401(k) Savings Plan.....	8
General 401(k) Information.....	8
Defined Benefit Pension Plans	9
The Continental Retirement Plan (CARP)	9
Western Conference of Teamsters (WCT) Pension Plan.....	9
Pension Benefit Guaranty Corporation (PBGC) Benefit.....	9
Social Security	10
Retiree Pass Travel Privileges.....	10
Additional Retiree Information & Resources	13
Vacation payout	13
Profit sharing (if applicable)	13
Retirement organizations.....	13
Updating your Contact information	13
Verification of Employment and/or Wages.....	13
Estate Planning.....	14

Retirement Checklist

This checklist will help guide you through the steps you should consider as you plan your retirement. Please review the Retirement Resource Guide that follows for more details on the benefits and privileges you may be eligible to receive as a retiree.

Let us know



- Determine your retirement date and put your intent to retire in writing.
- Contact your supervisor or manager to notify the Company of your intent to retire and provide them with a copy of your written notice.

Check out your benefits



- Review your health and welfare benefits, if applicable by going to Flying Together > Employee Services > Health & Insurance ([YBR](#)). On YBR, you can review your retiree health and welfare options. If you have questions after reviewing your options on YBR, contact the United Airlines Benefits Center at 1-800-651-1007, Monday through Friday, 7AM – 7PM CT.
- To determine Medicare eligibility, go to www.medicare.gov. Additional information is provided below.
- Reach out to Fidelity, your 401(k) administrator to discuss decisions you will need to make related to your 401(k) account, and to update your preferred contact information to include a personal e-mail address if not on file already. See the Retirement Resource Guide on the following pages for further details.
- Evaluate your defined benefit pension plan eligibility and options by reviewing the Retirement Resource Guide [here](#), your collective bargaining agreement, and/or summary plan descriptions.
- Review your retiree travel privilege information available in the Retirement Resource Guide [here](#).
- Learn more about potential Social Security retirement benefits at www.ssa.gov or call the Social Security Administration at 1-800-772-1213. Additional information is provided [here](#).
- Ensure you have access to the systems you will need in retirement by creating usernames and passwords for YBR and the 401(k) provider below. If you forget or lose your username or password, you can recover them by following the respective recovery steps outlined on each home page.
 - YBR: Visit <http://digital.alight.com/united> to login directly or to set up your user ID and password prior to your last day.
 - Fidelity: navigate to [netbenefits](#) in order to establish access to your 401(k) account.
 - ASC 401(k): Access <https://www.mycmi401k.com/> and follow the instructions.

Update your personal info



- Ensure your home address in United's records is accurate since information regarding potential retirement benefits and privileges, as well as potential profit-sharing payouts, will be mailed to you at the home address listed in United's records.

To verify/update your home address, telephone number, and preferred email address, go to Flying Together > Employee Services > My Info/Manager's Toolbox > [Personal Details](#).

- Request a copy of your Employee Separation Data Review from your manager/supervisor and keep it as documentation of your retirement from United. Managers/supervisors can print this document from the Manager's Toolbox on Flying Together after the transaction has been processed.
- Save a copy of your Employee Profile for your records. You have access to print your Employee Profile by going to Flying Together > Employee Services > My Info/Manager's Toolbox > Personal Details and looking for "[Employee Profile](#)."

If you need assistance, your manager/supervisor can provide guidance on navigating Flying Together, or they can print these documents from the Manager's Toolbox on Flying Together.

- If you would like a retiree badge and are eligible (it is not required), please follow the steps in the Retirement Resource Guide on the following pages.

Retirement Resource Guide

This Guide provides an overview of potential retirement benefits and privileges available through United, with directions on how you can obtain more detailed information. You are encouraged to review all available information to help you fully understand which benefits and privileges you may be entitled to receive before you make a decision to retire.

If at any point you cannot find the answer to your question, or need additional information, please contact your HR Partner or submit your question through Help Hub on Flying Together.

Retiree Health Benefits

Specific eligibility requirements for retiree health and welfare benefits are available by going to Flying Together > Employee Services > Health & Insurance ([YBR](#)). If you have questions after reviewing your information, contact the United Airlines Benefits Center at 1-800-651-1007, Monday through Friday, 7AM – 7PM CT.

Medical Insurance Information

If you have medical insurance with United when you retire, it will continue through the last day of the month in which you retire, unless you retire on the first day of the month, in which case your coverage will end on the last day of the previous month. You may continue medical coverage through the [Retiree Bridge Medical](#) program, or if ineligible for bridge medical, you may continue certain active coverage through COBRA for a limited period of time. If opting for COBRA you will receive a COBRA packet in the mail after you retire. Please call the United Airlines Benefits Center at 1-800-651-1007 for further information.

Retirement-eligible employees can access online retiree medical modeling tools on YBR. Go to Flying Together > Employee Services > [Health & Insurance \(YBR\)](#) > Life Changes and select the “Retirement” link. From there you can explore the “Retiring in a Few Years?” or “Retiring Now? In a Few Months” options. To preview your medical coverage by working through a sample enrollment process, select the “Preview Your Health and Insurance Coverage” link under “Retiring in a Few Years?” to learn which medical plan options are available to you—and their current costs.

Retiree Bridge Medical

If you are 60 years of age at the time of retirement you can participate in the bridge medical program. The program provides the monthly payment obligation for medical coverage for you and any eligible dependents (provided you and eligible dependents were covered by one of United’s medical plans at the time of retirement). 11 hours are required per month, and will be deducted from your sick bank to maintain those medical benefits.

Note: 132 hours (11 hours per month x 12 months = 132 hours) are required for 1 year of medical coverage. 5 years of coverage would require 660 hours. If you are short on hours you may elect to contribute any accrued vacation to your sick bank prior to retiring

Once your sick bank hours are exhausted, you may move to regular retiree medical and will pay the full cost of medical premiums.

To be eligible to use bridge medical, the following criteria must be met:

- Between 60 - 65 years of age at retirement. Minimum 10 years of service.
- Sick bank hours (amount of sick bank hours determines length of medical bridge – 11 hours per month of Bridge Medical, must have minimum of 11 hours, whole months only)
- Have active medical coverage with United as of retirement date (COBRA coverage does not apply)

Bridge Medical for Post 65 Retirees

Bridge medical or regular retiree medical is not available if you are Medicare eligible (currently age 65); however, a spouse and/or eligible dependents may use your sick bank hours to bridge their own medical coverage provided they were covered under your medical plan as of the date of retirement. Coverage will continue until one of the following occurs:

- Exhaust all Sick bank hours or,
- Dependent no longer meets the criteria of an eligible dependent (i.e., ages out of plan, or becomes Medicare eligible), at which time COBRA will be offered or,
- Retiree dies, except that upon the retiree's death, the spouse/dependent may elect to use any remaining sick leave in the manner described above, and then will be eligible for COBRA coverage.

Note: You cannot add a spouse to bridge medical after you retire, even if you get married during retirement, but you can add newborns or adopted children.

General Medicare Information

If Medicare coverage is potentially in your future, there is additional information to help you navigate your options. If you are confused, please know there is help. Each state provides unbiased information about Medicare and the services it provides to each of its residents through the **State Health Insurance assistance Programs (SHIP)**.

The SHIP mission is to empower, educate, and assist Medicare-eligible individuals, their families, and caregivers through objective outreach, counseling, and training to make informed health insurance decisions that optimize access to care and benefits. For information on your state, check out their website at: www.shiptacenter.org.

If you have an account with Fidelity, they provide an excellent [overview](#) of Medicare and addresses some of the broader questions you may have. (Note: you may have to log into NetBenefits to view this content.)

Other Retiree Benefits

Dental Coverage

Your dental coverage ends the last day of the month in which you retire, but you can extend dental coverage for up to 18 months through COBRA (Consolidated Omnibus Budget Reconciliation Act) if enrolled at the time of retirement. You would be required to pay the full premium, plus 2 percent administration fee. Call UAL Benefits at 1-800-651-1007 for actual costs.

Flexible Spending Account

If you have a flexible spending account (FSA), contributions will stop with your last paycheck. You can use any remaining money in the account to pay for any FSA-eligible medical expenses accrued through the end of the month in which you retire. Claims may be filed no later than April 30th of the following year. You may be eligible to continue your health care FSA through COBRA for the remainder of the year in which you retire. To find out more, call the United Airlines Benefits Center at 1-800-651-1007.

HRA/VEBA

If you participated in one of United's medical plans when you retired your participation in the active HRA (VEBA) ends. You will have 60 days to submit any claims incurred while you were covered by the active HRA. After the 60-day run out period, YSA will transfer your remaining Active HRA funds to your retiree RHA. For more information go to: [Flying together>Employee Services>Benefits/YBR>Other Benefits>>SpendingAccounts](#)

Company Life / PAI Insurance

You may be eligible to convert your Company-provided life insurance if application is made within 31 days from the date that your employment with United ends. You should receive conversion information from Met Life or Securian. (Minnesota life is now a subsidiary of Securian). However, if you do not receive the conversion information within 21 days following your retirement, call Securian at [1-866-887- 1043](tel:1-866-887-1043) to request the information.

You can convert you or your dependents' active life insurance policy (company paid or contributory) to an individual

policy. This must be done within 31 days of your retirement date; however, if you do not receive the conversion information within 21 days following retirement, call Securian at [1-866-887-1043](tel:1-866-887-1043) to request information. Premiums are higher, but no physical is required.

Your 24 Hour PAI Policy may be converted to an All-Conveyance Insurance Policy. You must enroll within 31 days of retirement. The Conveyance Insurance Policy Covers death or dismemberment if a result of a travel-related accident. Call AIG Benefit Solutions at [1-800-551-0824](tel:1-800-551-0824) for costs and questions about converting the policy.

Aflac Insurance

All Aflac Insurance in place and in force at time of retirement can be taken with you at current rates as long as monthly premiums are met. Call Aflac benefit advisors for instructions:

Crystal Mulville 832-257-6201 Vickie Beane 713-261-9935 or Bill Loweth 713-446-4800

Retirement Savings Benefits

United Airlines 401(k) Savings Plan

Administered by Fidelity. Log on to Fidelity NetBenefits via Flying Together > Employee Services > My Rewards > Financial Wellness (Retirement Savings) > My retirement plans > United 401(k) plans or directly at netbenefits.com or call the Fidelity Service Center at 1-800-245-9034 for information on your account.

Continental Micronesia, Inc. (CMI) 401(k) Savings Plan

Administered by ASC. Visit ASC online at asctrust.com or mycmi401k.com, or call ASC at 1-671-477-2724 or 1-866- 577-9049.

General 401(k) Information

- Following your retirement effective date, you may:
 - 1) Decide to keep your 401(k) balance in the plan and continue to self-direct your investments (distributions must generally begin by April 1 of the year following the year you reach age 72), so there's nothing to do other than make sure your beneficiary information is always up-to-date;
 - 2) Elect to receive a partial or complete distribution of your account* (if you are age 55 or older at the time of your retirement or if you are 59½ or older, you can take taxable distributions without penalty); or
 - 3) Rollover your account balance to another qualified retirement plan or IRA.

* If you participate in a 401(k)-plan administered by Fidelity, a 14-day waiting period applies before you are able to take a complete distribution.

Remember that contributions may be made to your account after your retirement as your final pay is processed. If a distribution of your account is processed before all contributions are posted to your account, you will need to request another distribution to have any additional contributions withdrawn once your final contributions have been processed.

- If you have an outstanding 401(k) loan, any outstanding loan balance will be re-amortized to a monthly payment frequency and you will be able to make loan repayments through the end of the loan term. However, you will need to set up your repayment process directly with your 401(k) administrator. If you do not either continue to make regular loan payments or pay any outstanding loan balance in full, the unpaid balance will be treated as a loan default the earlier of:
 - 1) The date you request a distribution of your plan account; or
 - 2) The end of the calendar quarter following the calendar quarter in which you first fail to make a scheduled loan payment.

Should you default on the loan, the unpaid outstanding balance will be reported to the Internal Revenue Service (IRS) or applicable tax authority as a taxable event in the year of default and may be subject to a tax penalty. A tax form reflecting

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the default will be issued in January of the following year.

Defined Benefit Pension Plans

You are eligible for a pension benefit. Refer to the information below and, if you have any questions, please reach out to the applicable administrator, submit a case via Help Hub at Flying Together > Employee Services > [Help Hub](https://helphub.ual.com) (or <https://helphub.ual.com>), or send an email to pensionadmin@united.com.

The Continental Retirement Plan (CARP)

- Eligibility is based on the terms of the plan, your joint collective bargaining agreement, and your workgroup, but typically these are former subsidiary-Continental or IBT-represented employees. These benefits are administered by Aight Solutions. To get your individual information, go to Flying Together and select the Your Benefits Resources ([YBR](#)) link or call 1-800-651-1007, Monday through Friday, 7AM – 7PMCT.
- If you meet the applicable age and years of service requirements provided below, you may be eligible for early retirement immediately after your employment ends. Otherwise, you may be eligible for a deferred vested benefit (payable as a monthly annuity benefit when eligible). You may be eligible for early retirement—and receive a reduced benefit—if:
 - You are at least age 50 and have at least 20 years of vesting service, or
 - You are at least age 55 and have at least 10 years of vesting service.

You may retire and receive an unreduced benefit if:

- You are age 65 (normal retirement age).
- If you are eligible for early or normal retirement when you leave the Company, you may choose a lump sum option. If your benefit has a value of \$1,000 or less, your benefit will automatically be paid in a lump sum. If your benefit is between \$1,000 and \$5,000, your benefit will be rolled over to an IRA unless you make an election.
- You may run pension benefit projection estimates via Your Benefits Resources ([YBR](#)). Click on the Savings & Retirement link and click on the 'Run a Pension Estimate' option.
- You may also review the [interest rates](#) used in the lump sum calculations on YBR via Savings & Retirement > – Interest Rate Information
- Please make sure your spouse or domestic partner information is up to date with the Benefits Center. Having accurate beneficiary details are critical in the calculation and optional forms of payment eligibility.
- Your benefit will not be paid out automatically until you reach age 70½, at which time the minimum distribution requirement will take effect. If you want to receive a payout before minimum distributions begin, you must make an election.
- To learn more about your CARP benefit if you are an eligible participant, there are three videos available on the Savings & Retirement page on YBR that will introduce you to the plan, provide instructions on estimating your benefit, and how to initiate the retirement process for CARP

Western Conference of Teamsters (WCT) Pension Plan

- Please refer to your joint collective bargaining agreement for eligibility, but generally, an employee based in Guam represented by the IBT may have a benefit due.
- If you have a United-funded benefit under the WCT Pension Plan, please visit www.wctpension.org for more information.

Pension Benefit Guaranty Corporation (PBGC) Benefit

- If you were at United Airlines prior to 2006, you may be eligible for a benefit from one of the pension plans assumed by the PBGC.

- Visit the PBGC website at www.pbgc.gov or call toll-free 1-800-400-7242 and refer to the appropriate PBGC Case Number:
 - 19962800 — Flight Attendant Defined Benefit Pension Plan
 - 19922400 — Ground Employees’ Retirement Plan
 - 19912600 — Management, Administrative and Public Contact Defined Benefit Pension Plan
 - 19962700 — Pilot Defined Benefit Pension Plan/Pilot Fixed Benefit Income Plan
- To initiate the pension payment process, call the PBGC and request a pension application. Eligible employees should request an application at least four months before the desired date of the first pension payment.

Social Security

A tremendous amount of information about Social Security can be found on their website: www.ssa.gov. Additionally, the Social Security Administration also has a YouTube channel. Here, they provide additional information and go into more detail regarding some of the more basic ‘How-to’ activities you may need to do during the application process. Their YouTube channel can be found [here](#).

- If you have a Fidelity account, they provide a number of excellent resources to help you plan for Social Security in a broader retirement context. For example, see below. (Note: you may have to log into NetBenefits to view this content.)
 - 1) [Maximizing Social Security in your retirement strategy](#)
 - 2) [When should I claim Social Security?](#)
 - 3) [Social Security tips for couples](#)

Retiree Pass Travel Privileges

United retirees enjoy some of the most generous pass travel privileges in the airline industry. Employees who leave the Company in good standing and meet certain age and service requirements are eligible for unlimited, lifetime retiree pass travel privileges for leisure, space-available travel on United, United Express flights, and on other airlines. Complete policy details for the following programs below can be found on the Company’s website by going to Flying Together > [Travel](#).

Age and Years of Service Requirement	45 – 50 years of age and 20 years of service
	51 years of age and 18 years of service
	52 years of age and 16 years of service
	53 years of age and 14 years of service
	54 years of age and 12 years of service
	55 years of age and 10 years of service
	65 years of age and 5 years of service

Eligible Pass Riders Spouse or domestic partner (same or opposite gender), up to two enrolled friends (with option to change biannually), children regardless of marital status until they attain age 26 (natural, adopted, and/or step), disabled children regardless of age (disabled since before age 26), and up to two parents (any combination of natural, adoptive and/or step, same or opposite gender, with option to change quarterly).

Boarding Priority	SA0V	Retiree and their eligible accompanied pass riders traveling on a vacation pass. Retiree’s unaccompanied spouse/domestic partner and accompanied pass riders traveling on a vacation pass
	SA2R	Retiree and their eligible accompanied pass riders traveling on a leisure pass. Retiree’s unaccompanied spouse/domestic partner and accompanied pass riders traveling on a leisure pass
	SA3V	Retiree’s eligible unaccompanied pass riders, including enrolled friends, traveling on a vacation pass (excluding spouse/ domestic partner as they are boarding priority SA0V)
	SA4P	Retiree’s eligible unaccompanied pass riders, including enrolled friends, traveling on a leisure pass (excluding spouse/domestic partner as they are boarding priority SA2R)

Board Date The board date will reflect the full-service date of day, month, and years of completed service to the Company subtracted from the travel date.

Travel Validity Travel is valid on United, United Express, and on other airlines as outlined in individual agreements between United and the other airline. To learn more and review individual agreements, including pass rider eligibility, go to Flying Together > Travel > [Other airline interline](#).

Service Charge Payment for service charges, taxes, and fees, when applicable, will be prepaid with a debit/credit card at the time of booking, prior to travel. Any additional fees occurred after payment will be invoiced to the retiree to the address on file at United.

Imputed Income Taxable imputed income resulting from pass travel of your eligible pass riders will be reported to the retiree and the Internal Revenue Service (IRS) on Form W-2. United will collect any federal and state withholding taxes that apply to taxable pass travel income via quarterly invoices. To learn more, go to Flying Together > Travel > [Travel homepage](#) and then select “Pass Travel Report” from the right side of the page.

myUADiscount Retirees and eligible pass riders are eligible for the myUADiscount program. To learn more and to book myUADiscount tickets, go to Flying Together > Travel > [myUADiscount](#).

Vacation Passes Existing vacation passes, if applicable, at the time of retirement will be valid for travel through their original expiration date. In addition, retirees who are eligible for pass travel will receive an annual allotment of eight one-way vacation passes each year on January 1. Vacation passes are valid for five years.

Buddy Passes Existing buddy passes will be valid for 30 days from the effective date of retirement rather than January 31 of the subsequent year. As a retiree, any remaining buddy passes will be prepaid at the time of booking using a debit/credit card. Retirees are not included in future annual buddy pass distributions.

Survivor Travel Registered and existing surviving spouses/domestic partners and eligible pass riders listed on the retiree’s travel profile at the time of their passing are provided pass travel privileges for specified travel eligibility periods. To learn more about the Survivor Pass Travel Policy, go to Flying Together > Travel > Travel homepage > Pass riders > [Survivors](#).

Retiree Badge Retirees are not required to have a United Airlines retiree badge for travel. Retirees may order a retiree badge, if they wish, through [Help Hub](#) and search for “retiree badge.” The badge associated cost is \$35 and has no expiration date.

Resources	Internal Company Website	Flying Together https://ft.ual.com
	Flying Together password reset	United Airlines Technical Services Desk 1-800-255-5801
	Retiree Pass Travel Program	Flying Together > Travel > Retiree pas travel
	Dependent Management System (register pass riders)	Flying Together > Travel > Manage pass riders
	Pass travel attire	Flying Together > Travel > Travel homepage > Pass travel attire
	Book space available leisure travel	Flying Together > Travel > employeeRES
	Pass travel guidelines	Flying Together > Travel > Travel policies > Pass travel guidelines
	Help Hub	Flying Together > Employee Services > Help Hub or https://helphub.ual.com

Contact Have a question about retiree pass travel? Contact the Employee Travel Center. Use Help Hub to submit your question and track the status of your request or call 1-877- UAL-ESC9 (from the U.S.) or 1-847-825-3729 (from outside the U.S.) from 7AM to 7PM CT, seven days a week.

Disclaimer United’s pass travel policy is a privilege and not a right of employment nor a vested right of any kind. The Company may, at its sole discretion, take action to include: suspension and cancellation of pass travel privileges for conduct/actions deemed detrimental to United and/or any of its subsidiaries, business partners, and successors or to any of our employees. The terms of the policy are subject to modification or termination, in whole or in part, by the Company at any time and for any reason.

Additional Retiree Information & Resources

Vacation payout

Employees who leave the company in good standing receive payment for any accrued but unused vacation, subject to applicable state law. Good standing includes retirement or resignation with proper notice, involuntary layoff, or early out. Unless you elect to contribute your final vacation payout at retirement to your 401(k) account, then this payout is ineligible for 401(k) contributions. For further information, please refer to the Working Together Guidelines. (Employees who are covered by a collective bargaining agreement or local work rules should refer to their specific work agreements for policies regarding final vacation payout.)

Profit sharing (if applicable)

You are eligible for profit sharing (if the plan pays out) in the year you retire. The payout is prorated depending on the date you retire and paid at the same time the following year as active employees receive profit sharing.

Retirement organizations

There are a variety of groups you will be eligible to join as a retiree. Please go to Flying Together > Employee Services > [Get Involved](#) and select "View all," then go to Career > Retiree organizations for a full listing.

There are a number of volunteer opportunities available to interested retirees and, potentially, family members. United has partnered with Your Cause to provide a quick and easy way for those interested to search and sign up for events in your communities. More information on this system and how it can be accessed is available at Flying Together > Employee Services > Get involved > [YourCause](#).

Updating your Contact information

After your retirement, you can go to Flying Together > Employee Services > Health & Insurance (YBR) > Your Profile link > [Personal Information](#), or you can call the United Airlines Benefits Center at 1-800-651-1007, Monday through Friday, 7AM – 7PM CT, to update your preferred home address and email address with United. You will have to call your 401(k) administrator directly to make any updates to their system after retirement.

Verification of Employment and/or Wages

Employment and salary verification are provided by [The Work Number](#), a service of Equifax Workforce Solutions. The Work Number is a fast and secure way to provide proof of employment or income for commercial/financial services (such as mortgage or auto loan, apartment lease, etc.) or social services (such as Medicaid, SNAP, subsidized housing, etc). Their automated service is available 24 hours a day and provides verification of status and dates of employment along with wages within minutes.

To verify employment and /or wages, verifiers will need the following information:

- Company Name: United Airlines
- Employee's Social Security number
- United's Unique Employer Code: **10209** (Note: for income verification data prior to 12/31/14 for pre-merger Continental employees use employer code **10775** "Continental Airlines – Historical PayData")
- Salary Key (if needing to verify salary history or pay details)

For a verifier to view salary information, the employee must grant the verifier permission. To do this, the employee must first obtain an authorization "Salary Key" by visiting [The Work Number](#) website or by calling toll free 1-800-367-2884. Your user ID is your Social Security Number and password/PIN for first time users is your six-digit date of birth (MMDDYY).

Estate Planning

Any time you experience a major life change is a good opportunity to review your estate plan. Retiring is certainly one of the biggest milestones in our life. So, now is a good time to review your estate plan and ensure you have everything up to date and current. If you have an account with Fidelity, they offer a number of resources designed to help you think through this critical process. For example, see below. (Note: you may have to log into NetBenefits to view this content.)

1. [Estate planning checklist](#)
2. [5 steps to create an estate plan](#)
3. [Getting your affairs in order](#)

If at any point you decide you would like to cancel or postpone your retirement, please contact your supervisor, manager, or base administrator immediately. They will explain any consequences of making a change.