

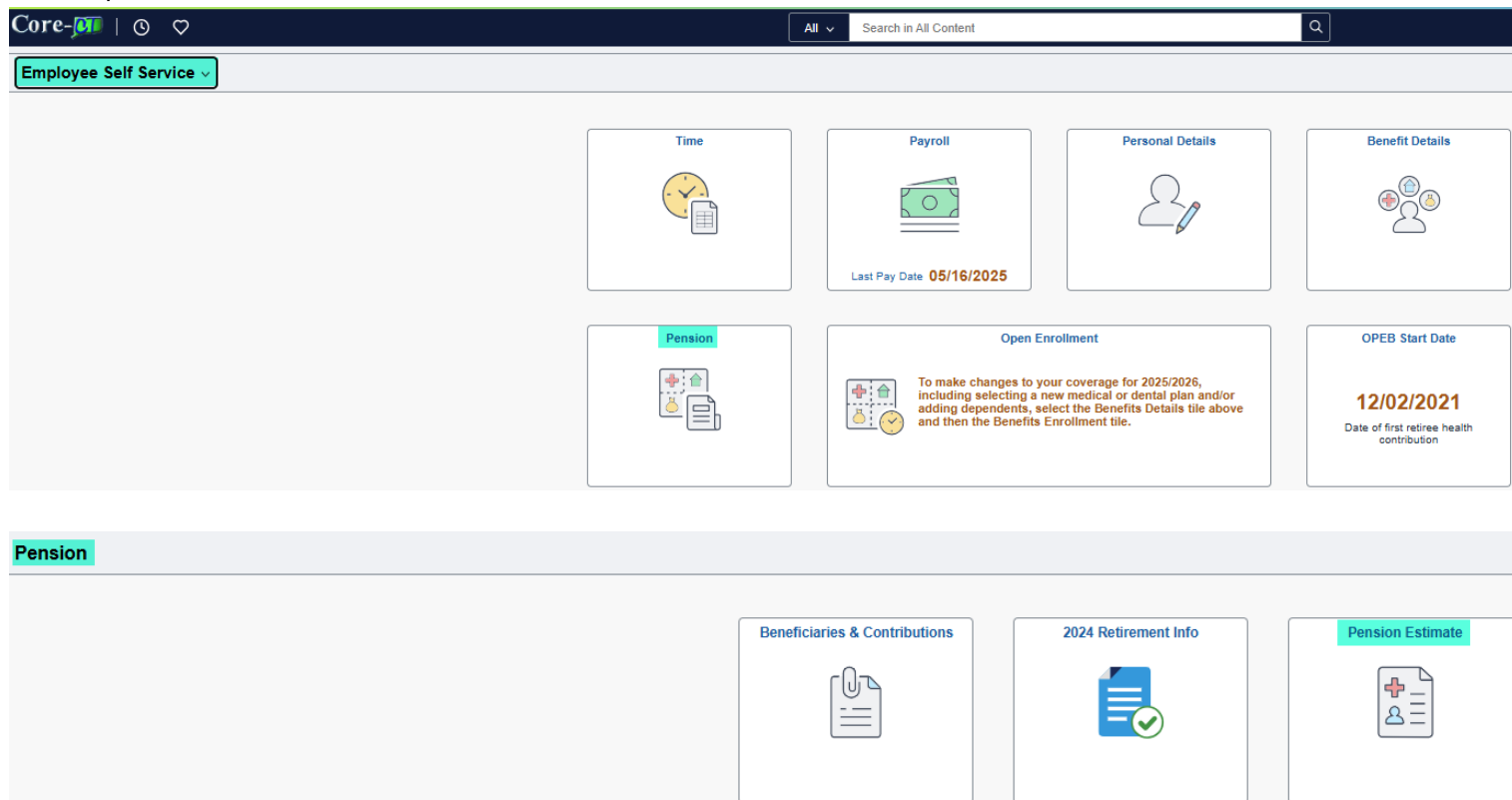
Run a Self-Service Pension Estimate

Purpose:

This job aid will show the steps to run a self-service pension estimate in Core-CT.

Steps:

- 1) After logging into Core-CT, the Employee Self Service Fluid homepage is displayed. To run a self-service pension estimate, click on the Pension Tile then the Pension Estimate Tile.



The screenshot displays the Core-CT Employee Self Service Fluid homepage. The top navigation bar includes the Core-CT logo, a search bar, and a dropdown menu. The main content area features a grid of tiles for various services. The 'Pension' tile is highlighted with a green border. Below the main grid, a secondary section titled 'Pension' contains three more tiles: 'Beneficiaries & Contributions', '2024 Retirement Info', and 'Pension Estimate', which is also highlighted with a green border.

Employee Self Service

- Time
- Payroll
 - Last Pay Date 05/16/2025
- Personal Details
- Benefit Details
- Pension**
- Open Enrollment
 - To make changes to your coverage for 2025/2026, including selecting a new medical or dental plan and/or adding dependents, select the Benefits Details tile above and then the Benefits Enrollment tile.
- OPEB Start Date
 - 12/02/2021
 - Date of first retiree health contribution

Pension

- Beneficiaries & Contributions
- 2024 Retirement Info
- Pension Estimate**

- 2) The Pension Estimates page is displayed.

Pension Estimates

 Pension Estimates

Pension Estimates

Fill in the fields below to enter information for your estimated pension benefit and click the "Estimate Pension" button to see the results. Please note that any information entered on this page is used only for the purposes of creating estimates so that you may see how your pension benefits may be affected by choosing different retirement dates. This information will not be recorded as an official request or statement of intent on your part regarding your retirement plans

Personal Information

Member Information	Spouse/Annuitant Information
Date of Birth	Name on File:
	Date of Birth on File:
	DOB used for this Estimate: 

For this estimate, assume that I plan to leave state service

☐ On the Date Specified
 Date 
(example: 8/31/2040)

☒ At the Age Specified
 Years Months

For this estimate, assume that I plan to retire

☐ On the Date Specified
 Date 
(example: 9/1/2040)

☒ At the Age Specified
 Years Months

- 3) Optional: Under the Spouse/Annuitant Information the **DOB used for this Estimate** field is editable, if necessary.
- 4) In the section called **For this estimate, assume that I plan to leave state service**, click the radio button and enter either the **Date Specified** or **At the Age Specified** (Years and Months).



Note: If **On the Date Specified** radio button is selected, it is preferred to choose the last day of the month. If **At the Age Specified** radio button is selected, the calculator will default to the last day of the month.

- 5) In the section called **For this estimate, assume that I plan to retire**, click the radio button and enter either the **Date Specified** or **At the Age Specified** (Years and Months).



Note: If **On the Date Specified** radio button is selected, choose the first day of the month. A warning message will pop up if the first day of the month is not chosen. If **At the Age Specified** radio button is selected, the calculator will default to the first day of the month.

Pension Estimates

Test Person

Fill in the fields below to enter information for your estimated pension benefit and click the "Estimate Pension" button to see the results. Please note that any information entered on this page is used only for the purposes of creating estimates so that you may see how your pension benefits may be affected by choosing different retirement dates. This information will not be recorded as an official request or statement of intent on your part regarding your retirement plans.

Personal Information

Member Information

Date of Birth 05/05/1957

Spouse/Annuitant Information

Name on File:

Date of Birth on File:

DOB used for this Estimate: 05/17/1956

3

For this estimate, assume that I plan to leave state service

☐ On the Date Specified

Date

(example: 12/31/2000)

☒ At the Age Specified

Years

Months

4

For this estimate, assume that I plan to retire

☐ On the Date Specified

Date

(example: 12/31/2000)

☒ At the Age Specified

Years

Months

5

- 6) In the Calculator Inputs section, review the calculated Vesting Service and Credited Service on file.
- 7) To replace the Vesting Service amount that is projected forward for this estimate (starting point), enter the new amount in the field.
- 8) To replace the Credited Service amount that is projected forward for this estimate (starting point), enter the new amounts in the field.



Note: Vesting Service determines whether you are eligible to receive a benefit. Credited Service is a component in the benefit formula to determine the amount of benefit you earn.

- 9) Enter the percentage of full time you expect to work going forward.
- 10) Review the last month of salary on file. This amount will be used to project your salary forward.
- 11) To replace the average monthly salary, enter the new amount in the field.



Note: Average monthly salary on file only includes regular pay. It does not count any other types of pay, such as overtime. Regular pay is already inflated for part-time service and any LAW.

12) Optional: Enter the expected percentage salary increase to be applied every July.

Calculator Inputs

The service on file has been collected as of 09/2016 and is subject to additional audit and correction when you retire. While this calculation has been adjusted to reflect any part-time service you may have had, additional adjustments may be needed for any part-time service you have had prior to 10/1/2003. See your agency if you have questions regarding any of your part-time service.

Service and Earnings Calculated As Of: 09/30/2016

Service Type	Vesting Service on File (yrs)	Credited Service on File (yrs)
1 Non Haz Duty	6.637996	6.637996
2 Haz Duty	10.121843	10.121843
3 Total Service	16.759839	16.759839

(You can Replace this Value) For this estimate, project my Haz Duty Vesting service forward using: 16.759839

(You can Replace this Value) For this estimate, project my Haz Duty Credited service forward using: 16.759839

*Earnings/Service Projections will begin the month following the Service As Of Date

Enter the percentage of full time you expect to work going forward.
(100% will be assumed if nothing is entered.) 100

To calculate average salary, for this estimate project my salary as follows:

Using my last month of salary on file* 4808.990

OR Using an average monthly salary of:

Increase my salary every July by: %

*The salary for Part-Time members is already inflated for calculation purposes. Only regular earnings types are included in this number.

13) In the Override Values section, the user can override total amounts for salary and service to be used in this estimate.

14) Optional: Enter the Final Average Salary for the calculator to use in this estimate.

15) Optional: Check the Use Service Overrides checkbox to override service values to use in this estimate.

Override Values

If you do not want the results on file to be used to project an estimate, please enter your own values here:

For this estimate, assume my final Average Salary will be:

☐ Use Service Overrides

Service Override Amount and Retirement Type

☐ I expect to retire as Haz Duty ☐ I expect to retire as a Non Haz Duty

For this estimate, assume my final Vesting Service will be:

For this estimate, assume my final Credited Service will be:

Calculate Pension

- 16) If selecting to use service overrides, click the radio button for either “I expect to retire as Haz Duty” or “I expect to retire as a Non Haz Duty.”
- 17) Optional: Enter the final total Vesting Service for the calculator to use in this estimate.
- 18) Optional: Enter the final total Credited Service for the calculator to use in this estimate.
- 19) Click the **Calculate Pension** Button.

Override Values

If you do not want the results on file to be used to project an estimate, please enter your own values here:

For this estimate, assume my final Average Salary will be:

☒ Use Service Overrides

Service Override Amount and Retirement Type

☐ I expect to retire as Haz Duty
 ☐ I expect to retire as a Non Haz Duty

For this estimate, assume my final Vesting Service will be:

For this estimate, assume my final Credited Service will be:

Calculate Pension

- 20) Read and **Accept** the disclaimer to see results.

Disclaimer

Test Person

The online pension estimator does not handle the following situations:

- Estimates for judges, members of ARP, TRS or any other state retirement system.
- Estimates if a benefit will be adjusted as a result of a divorce decree.
- Disability retirement benefits.
- MERS Retirement Estimates

DO NOT USE THIS ESTIMATOR IF:

- You are receiving disability compensation payments under CGS 5-142(a); or
- Your average salary is more than \$255,000 (IRC Salary Limits May Apply).
- You expect to have a 130% cap applied to your salary.

Accept I have read and understood this disclaimer. Please show me my pension estimate results.

Decline Return to previous page

- 21) Review the Pension Calculation Results.

- 22) View the **Date of Retirement** and **Member's Closest Age at Date of Retirement**.
- 23) View the **Service** projected forward.
- 24) View any **Service Purchases (Completed)**.
- 25) View which three years were selected to determine **Final Average Salary**.
- 26) View the different **Payment Options** for **Member's Annual Amount Payable**, **Member's Monthly Amount Payable**, **Spouse/Annuitant's Annual Amount Payable**, and **Spouse/ Annuitant's Monthly Amount Payable**.

State Employees Retirement Sys

Descriptions of Options for Forms of Payment

Test Person

Calculation Date: 04/28/2017 Member's Closest Age at Date of Retirement: 70.01
 Date of Retirement: 05/05/2027 Annuitant's Closest Age at Date of Retirement: 71.04
 Type of Retirement: Normal Non-Haz 2027 Breakpoint: \$109,900.00 (Estimate)
 Retirement Plan and Tier: SERS Tier 2A

Service			
Service Type	Vesting Service on File (yrs)	Credited Service on File (yrs)	
1 Non Haz Duty	6.637885	6.637885	
2 Haz Duty	20.719817	20.719817	
3 Total Service	27.356612	27.356612	

Receiving a monetary benefit does not guarantee you will also receive HEALTH INSURANCE at retirement. There may be additional requirements necessary for you to complete before you would qualify for retiree health insurance.

See your agency human resources if you have questions regarding your eligibility to receive health insurance with the above estimated retirement benefit.

Service Purchases (Completed)	
Personalize Find View All [X]	First 1 of 1 Last
Purchased Date	Purchase Description
1	

Final Average Salary	
Average Earnings Amount	\$130,306
Period Dates	Personalize Find View All [X]
	First 1-3 of 3 Last
Begin Date	End Date
1 07/01/2010	06/30/2011
2 10/01/2014	06/30/2015
3 10/01/2015	06/30/2016

Payment Options				
Option	Member's Annual Amount Payable	Member's Monthly Amount Payable	Spouse/Annuitant's Annual Amount Payable	Spouse/Annuitant's Monthly Amount Payable
1 50% Annuitant	\$29,621.83	\$2,468.48	\$14,810.92	\$1,234.24
2 100% Annuitant	\$27,322.07	\$2,276.84	\$27,322.07	\$2,276.84
3 Life Annuity	\$32,345.30	\$2,695.44		
4 10 Year Certain	\$30,204.04	\$2,517.00		
5 20 Year Certain	\$25,578.66	\$2,131.55		

[Return to Estimate Input page](#)
[Benefits Home](#)