

Benefit Formula

Your monthly benefit is calculated by multiplying these three numbers together:



Final Average Wage

The average of the four highest wage bases among your last ten.



Benefit Accrual Rate

The percentage of your final average wage accrued as determined by your employer.



Creditable Service

Your total month and years of participation in RetireMint.



Vesting

Your personal payroll contributions, plus interest, are always fully vested. You will also become fully vested in the formula benefit at five years of service.

Portability

Your benefits are 100% portable within our network of participating employers.

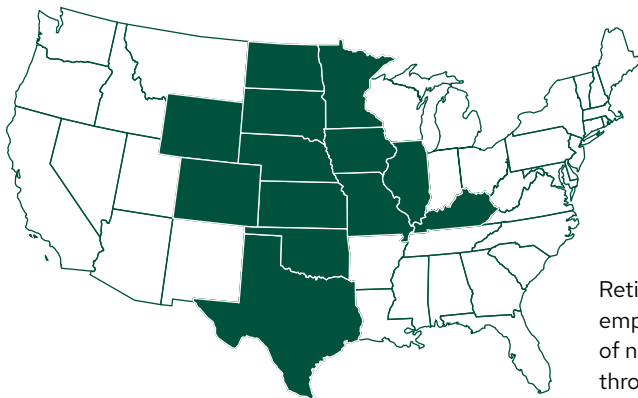
Special Benefits

What is The Rule of 85?

RetireMint features enhanced early retirement benefits, including the "Rule of 85," which allows for immediate, unreduced retirement if your age plus creditable service equals 85 and you satisfy other requirements.

Disability Benefit

Should you become totally disabled, you may qualify for RetireMint's substantial disability retirement benefits.



RetireMint's participating employer network consists of nearly 300 co-ops throughout 13 states.

About United Benefits Group

A not-for-profit mutual benefit corporation, United Benefits Group (UBG) is the RetireMint retirement benefits administrator. Governed by a five-member board of participating cooperative leaders, we serve solely for the benefit of RetireMint's participants. It's our pleasure to answer questions, provide resources or to assist you, and we encourage your visit to our website [at ubgretire.com](http://ubgretire.com)