



# **Your Retirement Benefits**

## ***Original Benefit Structure***

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# ***TVA-Funded Pension Benefit***

## The Original Benefit Structure

The following sections explain the details of the Original Benefit Structure, including:

- How Benefits are Calculated
- How and When Benefits are Paid

## How Benefits are Calculated

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The Original Benefit Structure pension is a TVA-funded benefit available to members who are vested. To be vested, you must have five or more years of creditable service (excluding military service credit) when you leave TVA. The TVA Retirement System (TVARS) Rules define how the pension benefit is calculated. As a participant in the Original Benefit Structure, your pension benefit is calculated using the following formula:

$$\text{Hi-3 X Creditable Service X Pension Factor} = \text{Maximum Monthly Pension}$$

A discussion of each of the three elements of this formula follows.

- **High Three Year Average Monthly Salary**

Your highest three consecutive years of eligible compensation is used to determine a monthly average salary (Hi-3). This Hi-3 is usually based on your salary during the three years prior to retirement. If your average salary was higher for three consecutive years during another period of TVA employment, that Hi-3 will be used.

- **Creditable Service**

Creditable service, calculated to the nearest month (rounded up to the next month on or after 16 days), is another factor used to determine the amount of your pension. Generally, creditable service is the length of time spent as a TVARS member. However, creditable service may also include the following credit for unused sick leave, forfeited annual leave, and pre-TVA employment military service.

Credit for Unused Sick Leave and Forfeited Annual Leave

Any annual leave forfeited after January 1, 1980, is automatically used in the calculation of creditable service. At your election, your unused sick leave balance may be converted to creditable service upon retirement. The balances of unused sick leave and forfeited annual leave provide you with additional service which may result in a larger pension benefit. To calculate the additional service, add your unused sick leave balance to your forfeited annual leave balance. One year of creditable service is equal to 2,080 hours of unused sick leave and forfeited annual leave. If the total number of hours is 1,000 or less, you receive hour-for-hour credit for the creditable service calculation. However, if the total is greater than 1,000 hours, you receive double credit for the hours in excess of 1,000 hours. This amount is added to both your age and your service, which affect both the creditable service and the pension factor elements of the pension formula.

Credit for Pre-TVA Employment Military Service

Active service in the Army, Navy, Air Force, Marine Corps, or Coast Guard that occurred prior to TVA employment may be eligible for service credit. Military service may be credited in accordance with the following schedule:

Required years of TVA service	Maximum years of military service credit
Less than 10	0
At least 10 but less than 15	1
At least 15 but less than 20	2
At least 20 but less than 25	3
25 or more	4

The minimum amount of service that can be established is 6 months with the maximum amount being 4 years.

In order to receive credit for the military service, you must make a deposit. The amount of the deposit is based on your basic pay while in the military and is determined by using the following formula.

$$(7 \text{ Percent} \times \text{Military Basic Pay}) + \text{Interest}$$

Pre-TVA employment military service is not used in determining if you are vested, but is used in calculating both your creditable service and the Rule of 80.

- **Pension Factor**

The pension factor used in calculating your benefit comes from one of several pension factor tables. Selection of the appropriate pension factor table is based first on your **actual** age at termination and then your **attained** age and **Rule of 80** points at termination. (A definition of each of these terms is found at the end of this section.) These factors are reflected in the following tables:

Table 1: Pension Factors (Immediate Benefit) for Employees Less Than Actual Age 45 at Termination

Table 2: Rule of 80 Pension Factors (Immediate Benefit) for Employees Actual Age 45 and Over at Termination

Table 3: Attained Age Pension Factors (Immediate Benefit) for Employees Actual Age 45 and Over at Termination

The factor for members terminating *after* reaching at least actual age 45 is the higher of the factor from Table 2 versus the factor from Table 3. However, regardless of which table is used, the maximum pension factor is 1.3%.

<b>TABLE 1</b> Pension Factors (Immediate Benefit) for Employees Less Than Actual Age 45 at Termination			
Attained Age	Pension Factor	Attained Age	Pension Factor
35	.002185	40	.003011
36	.002328	41	.003214
37	.002482	42	.003432
38	.002646	43	.003666
39	.002822	44	.003919

<b>TABLE 2</b> Rule of 80 Pension Factors (Immediate Benefit) for Employees Actual Age 45 and Over at Termination			
# of Points	Pension Factor	# of Points	Pension Factor
69	.009700	75	.011500
69 / 6	.009850	75 / 6	.011650
70	.010000	76	.011800
70 / 6	.010150	76 / 6	.011950
71	.010300	77	.012100
71 / 6	.010450	77 / 6	.012250
72	.010600	78	.012400
72 / 6	.010750	78 / 6	.012550
73	.010900	79	.012700
73 / 6	.011050	79 / 6	.012850
74	.011200	80	.013000
74 / 6	.011350		

<b>TABLE 3</b> Attained Age Pension Factors (Immediate Benefit) for Employees Actual Age 45 and Over at Termination			
Attained Age in yrs & mos	Pension Factor	Attained Age in yrs & mos	Pension Factor
49 / 6	.006700	55	.010000
50	.007000	55 / 6	.010300
50 / 6	.007300	56	.010600
51	.007600	56 / 6	.010900
51 / 6	.007900	57	.011200
52	.008200	57 / 6	.011500
52 / 6	.008500	58	.011800
53	.008800	58 / 6	.012100
53 / 6	.009100	59	.012400
54	.009400	59 / 6	.012700
54 / 6	.009700	60	.013000

Once the maximum pension benefit has been determined by multiplying your Hi-3 times your creditable service times the appropriate pension factor, that amount is adjusted by the Social Security Offset (Offset). This offset is a small reduction in the monthly pension benefit that occurs because TVA has funded the pension benefit and also partially funds employees' Social Security benefits. Since 1956, TVA employees have been earning credit toward retirement under Social Security. In order to coordinate these benefits, the Rules require an offset, or reduction, in the pension benefit. The offset is applied only to service after 1955, up to a maximum of 30 years and is included in all estimates received from TVARS. The maximum offset is \$52.50 per month.

- **Definitions**

Actual Age

Your actual age is based on your date of birth.

Attained Age

Attained age is your actual age plus credit for any annual leave forfeited after January 1, 1980, and, at your election, credit for your unused sick leave balance. To calculate the additional months and/or years to be added to your actual age, add your unused sick leave balance to your forfeited annual leave balance. One year is equal to 2,080 hours of unused sick leave and forfeited annual leave. If the total is 1,000 hours or less, you receive hour-for-hour credit for the attained age calculation. However, if the total is greater than 1,000 hours, you receive double credit for the hours in excess of 1,000 hours. This is calculated in the same manner as shown under creditable service.

You will receive credit for your entire unused sick leave and forfeited annual leave balances for the creditable service calculation **and** the attained age calculation.

## Rule of 80

The Rule of 80 (80 points) is an important calculation in determining your pension factor. The Rule of 80 is the sum of your attained age (rounded up to the next month on or after 16 days) and creditable service (rounded up to the next month on or after 16 days) as of your date of termination. To determine how many points you have, add your attained age after rounding to your creditable service after rounding. If the sum is 80 or more and you are at least actual age 45 at termination, you will be eligible for the maximum pension factor of 1.3%. Unused sick leave and forfeited annual leave can have a significant impact on this calculation since credit for this time is added to both age and service.

## How and When Benefits are Paid

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How and when benefits begin depends upon your age and also on the circumstances of your termination. The eligibility requirements are explained below.

As a vested member, you may be eligible for an immediate retirement benefit or deferred retirement benefit. Monthly pension payments continue for life with the option of receiving reduced monthly benefits to provide survivor benefits. If you first became a TVARS member after January 1, 1990, you must choose a benefit option that provides for a survivor benefit and name your spouse, if any, as your beneficiary to receive the survivor benefit. To name someone other than your spouse or to select a benefit option that does not provide a survivor benefit, you need your spouse's written consent. TVARS can provide you with more information about all of your options at retirement.

When you meet the eligibility requirements, your monthly pension payments may receive cost-of-living adjustments as determined in accordance with the TVARS' Rules and Regulations.

**Note:** You will have 60 days from your termination date to apply for your retirement benefit. If your application is not received within 60 days, you will be subject to a default benefit. Your retirement benefit would default to a deferred retirement benefit with no survivor benefit, unless subject to spousal consent, and payments scheduled to begin no later than age 65. During the deferral period, you may elect for payments to begin as early as age 55, but no later than age 65. You may also elect a survivor option and name a beneficiary to receive a continuing benefit.

### **Immediate Retirement Benefit**

You may elect an immediate retirement benefit that begins on the day following the date of termination from TVA if you are vested, regardless of your age, if you leave TVA for any reason other than termination for cause. Members of the Original Benefit Structure who are at least attained age 55 and leave TVA for any reason are always eligible to receive an immediate retirement benefit.

If you choose a survivor option at termination that provides for your beneficiary to receive a continuing monthly benefit, you may not name a new beneficiary or select a new survivor option, even in the event of death or divorce. For more information regarding survivor options, please see the publication titled "Decisions Upon Retirement" located on [www.tvvars.com](http://www.tvvars.com).

## **Deferred Retirement Benefit**

You may elect to receive a deferred monthly pension benefit where payments do not start immediately upon termination of your employment, either because you do not qualify for an immediate retirement benefit or because you chose to defer receipt of your monthly benefits. You may apply for a deferred retirement benefit if you are vested and leave TVA at any age for any reason. A deferred benefit is not automatic. You must apply upon termination. During the deferral period, you may elect for payments to begin as early as age 55, but no later than age 65.

If you choose a survivor option at termination that provides for your beneficiary to receive a continuing monthly benefit, his or her benefit will begin at the time you would have reached actual age 55, or immediately if you were already actual age 55 at your death.

## **Disability Benefits**

Members in the Original Benefit Structure who become disabled, as defined by the Rules, are eligible for disability benefits. The disability benefit is 1.1% of your high three year average salary for each year of creditable service. If the total benefit multiple is less than 30%, it is increased 1.5% for each year you lack being age 65, up to a maximum multiple of 30%.

## **Death Benefits**

Your designated beneficiary will be entitled to receive your Fixed and Variable Funds, if applicable, and a death benefit equal to 50% of your base salary, plus five-twelfths (5/12) of 1% of your base salary for each month of creditable service, up to a maximum of 200% of your eligible compensation. Unused sick leave and forfeited annual leave may increase the total to more than 200% of your eligible compensation in some circumstances. Your beneficiary will have the option to elect how this benefit will be distributed from the following choices:

- Lump-sum withdrawal
- Immediate monthly benefit
- Deferred monthly benefit

If your beneficiary is eligible and elects to receive death-in-service benefits in the form of a monthly benefit, that benefit will not be less than if you had retired immediately preceding your death and had elected an Option 2 (100% survivor benefit) at retirement.



# ***Supplemental Benefit***

The supplemental benefit is provided to eligible retirees and eligible surviving spouses receiving a monthly pension payment. This benefit may be used to help with the cost of medical insurance, although it is not required to be used to pay for medical insurance. The amount of this benefit is based upon the length of time spent as a TVARS member and is considered a taxable portion of your monthly retirement income.

## **Who is Eligible to Receive the Supplemental Benefit**

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### ***Terminating employees must be:***

- Actual age 55 at termination with 10 years of actual service\* (benefit begins upon retirement), **or**
- Actual age 50 at termination with 10 years of actual service\* and the employee is terminated due to an involuntary reduction-in-force (benefit begins at actual age 55).

### ***Surviving spouses of retirees are eligible to receive the supplemental benefit if:***

- The retiree was receiving or was eligible to receive the supplemental benefit, **and**
- The surviving spouse will receive at least a 25% monthly survivor benefit.

If you meet the eligibility requirements for the supplemental benefit prior to termination of your employment and elect a deferred retirement benefit, the supplemental benefit will be payable when you begin receipt of your monthly retirement benefit.

\*Actual service for calculation of this benefit is defined as the length of time spent as a TVARS member, not including credit for unused sick leave, forfeited annual leave, or pre-TVA employment military service.

## How the Amount of the Supplemental Benefit is Calculated

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Eligible retirees under age 60 will receive \$11.5757 per month for each **full year** of actual TVARS service at retirement, with the minimum benefit being calculated for 10 years, plus an additional \$94.20 per month.

Eligible retirees who are age 60 or older are eligible for different amounts depending on the cost-of-living adjustments since turning age 60. Please see the chart below to determine the appropriate amount:

<u>When did retiree turn age 60?</u>	<u>Calculation</u>	<u>Additional Benefit</u>
On or before 12-31-10	\$12.3657 X whole years of service	\$112.42
After 1-1-2011	\$12.3657 X whole years of service	\$111.14
After 1-1-2013	\$12.3657 X whole years of service	\$108.64
After 1-1-2014	\$12.3657 X whole years of service	\$107.02
After 1-1-2016	\$12.3657 X whole years of service	\$105.24
After 1-1-2017	\$12.3657 X whole years of service	\$104.21
After 1-1-2018	\$12.3657 X whole years of service	\$102.32
After 1-1-2019	\$12.3028 X whole years of service	\$100.12
After 1-1-2020	\$12.1162 X whole years of service	\$ 98.59
After 1-1-2021	\$11.9808 X whole years of service	\$ 97.50

The supplemental benefit may receive cost-of-living adjustments as determined in accordance with TVARS' Rules and Regulations. However, the total monthly supplemental benefit shall not exceed:

- \$12.3657 per month for each full year of actual service, and
- \$150 per month for the additional benefit which began January 2001 at \$75/month.

# 401(k) Plan

TVA recognizes the importance of having reliable financial resources in the future, particularly in your retirement years. The income provided by the Original Benefit Structure and Social Security gives you a firm base for meeting your future financial obligations. However, these resources may not be enough to meet your retirement needs. Therefore, TVA offers you an additional incentive to save by providing a 401(k) Plan that includes matching contributions. The following sections provide information about the 401(k) Plan such as:

- How Much You Can Save
- Different Savings Options
- Investment Options

## How Much You Can Save

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To make it as easy as possible for you to participate, you will be automatically enrolled in the 401(k) Plan at a 6% contribution rate after 30 days from your hire date. If you wish to opt out of your automatic enrollment or if you wish to enroll at a different rate, you may do so by enrolling online or by contacting Fidelity within 30 days of your hire date.

Saving in the 401(k) Plan is made easy through convenient payroll deductions. You may elect to have a percentage of pay withheld from your biweekly paycheck. When deciding how much you want to save, you need to consider the advantages of receiving the maximum matching contributions from TVA. However, contributions are limited. Both of these important considerations are described below.

### Vesting

Vesting means that you have a right to a benefit. You are considered vested in your 401(k) Plan contributions immediately, but you must have 3 years of TVA service to be vested in the TVA matching contributions. However, there is immediate vesting for both benefits upon death as an active employee.

### Matching Contributions

TVA will contribute 25 cents to a matching account for each dollar you contribute, with maximum matching contributions of 1.5% of fiscal year-to-date eligible compensation. The matching contributions will be allocated according to your fund designation(s) on file. For example:

Assume you earn \$40,000 annually and save 6% of your pay, or \$2,400 annually. TVA would match 25% of your 6% savings. Here's the result:

Your Contributions:	\$ 2,400	( 6% of \$40,000)
Matching Contributions:	<u>+ 600</u>	(25% of \$ 2,400)
Total Contributions:	\$ 3,000	

## Contribution Limits

For 2022, your contributions to the Fixed and Variable Funds and the 401(k) Plan, including TVA matching contributions, may not exceed the IRS limit, which is the lesser of \$61,000 or 100% of your calendar year-to-date compensation. Additionally, there is an absolute maximum established annually by the IRS for your before-tax and/or Roth contributions of \$20,500 for 2022.

## Catch-Up Contributions

Individuals who have reached age 50 before the close of the taxable year will be allowed to contribute an additional before-tax and/or Roth amount, allowing them the "catch-up" on their retirement savings. The catch-up amounts are over and above contribution limits above and cannot begin until the before-tax and/or Roth contribution limit is reached. The catch-up limit is \$6,500 for 2022.

Once you have decided how much you want and can afford to save, you need to consider the ability to shelter your income and savings from taxes.

## Savings Options

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There are three different contribution methods: pre-tax, Roth, and/or after-tax. You may elect to contribute to one or all three of these sources. Choosing which method is best for you is a personal decision. Before making that decision, you may want to review the following information.

### Pre-tax

When you save pre-tax dollars through the 401(k) Plan, the money is directed to your account before your tax withholdings are calculated on your pay. In other words, your pre-tax contributions lower your taxable income which will decrease current tax withholdings.

### Roth

When you save through the 401(k) Roth option, your contributions are on an after-tax basis, but are included in the before-tax limits. The earnings on the Roth contributions are tax-free upon a qualified withdrawal.

### After-Tax

When you receive your paycheck, you are taking home after-tax dollars. That means federal income taxes (and state and local income taxes, if applicable) have already been withheld before you receive your paycheck. If you save part of your paycheck after your taxes have been withheld, you are saving on an after-tax basis.

Regardless of whether you save on a pre- and/or after-tax basis, income earned on your investments is tax-deferred until the funds are withdrawn. Unlike the traditional, pre-tax 401(k), the Roth 401(k) allows you to withdraw your money tax-free when you retire. After deciding how much you want to contribute on a pre-tax, after-tax, and/or Roth basis, you will need to select from the available investment options. To initiate payroll contributions, call Fidelity Investments at 800-354-7121 or visit their website at [www.netbenefits.com/tva](http://www.netbenefits.com/tva).

## Investment Options

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Your automatic 6% pre-tax contribution will be invested in the Target Retirement Portfolio Fund with the target retirement date closest to the year you might retire, based on your current age and assuming a retirement age of 65, unless you choose a different investment option. Because of your personal needs and investment preferences, the 401(k) Plan offers you a choice of investment funds. These funds have different investment strategies, which allow you to diversify your investments. Upon enrolling in the 401(k) Plan, you will be given the opportunity to participate and maintain a balance in any of these funds.

The 401(k) Plan is designed to be a long-term savings instrument that will help ensure financial security for your retirement. However, there may be situations during your career when you need these funds. There are IRS guidelines and provisions of the 401(k) Plan that dictate when you are eligible to borrow or withdraw your funds.

For more information about the 401(k) Plan, call Fidelity Investments at 800-354-7121 or visit their website at [www.netbenefits.com/tva](http://www.netbenefits.com/tva).

# ***Fixed and Variable Funds***

These funds consist of **your** contributions (and the earnings on those contributions) to one or both of two after-tax investment options--the Fixed and Variable Funds. Overall fund administration is handled by Fidelity Investments.

You are eligible to contribute unless you transfer 100% of your Fixed and Variable Funds to the 401(k) Plan on or after May 1, 2005. Should you choose to contribute, you may do so either through payroll deductions or in a lump sum. Your contributions to the Fixed and Variable Funds may not exceed \$10,000 annually. For 2022, your contributions to the Fixed and Variable Funds and the 401(k) Plan, including TVA matching contributions, may not exceed the IRS limit, which is the lesser of \$61,000 or 100% of your calendar year-to-date compensation. To initiate payroll contributions, call Fidelity Investments at 800-354-7121 or visit their website at [www.netbenefits.com/tva](http://www.netbenefits.com/tva). For lump-sum contributions, contact TVARS.

## **The Fixed Fund**

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Your contributions to the Fixed Fund earn a specified rate of interest which is determined by TVARS Board of Directors, and may be changed by the Board at any time. The interest rate for 2022 is 5.75%. Contributions and interest, credited to account balances on a daily basis, accumulate in the account until retirement.

## **The Variable Fund**

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Your contributions to the Variable Fund are invested in the Fidelity 500 Index Fund-Institutional Class. Since your contributions are invested in the stock market, the value will rise and fall with the general stock market. Net asset share values are reported on a daily basis.

## **Transfers Between the Fixed and Variable Funds**

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You may transfer any whole percentage of your existing balances between the Fixed and Variable Funds once per calendar month. Transfer requests received by Fidelity Investments by 4:00 p.m. (ET) will be processed at that day's closing net asset value.

## **Transfer of Fund(s) to the 401(k) Plan**

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You may transfer 100% of your Fixed and Variable Funds to the 401(k) Plan at any time during employment. However, once this transfer has occurred:

- You will not be permitted to make any additional contributions to the Fixed and Variable Funds if this transfer occurred on or after May 1, 2005.
- The funds which have been transferred to the 401(k) Plan will become a part of the **after-tax** source of contribution and will be kept separate from other sources of contribution.

- Your funds will initially be transferred to the Vanguard Prime Money Market Fund Admiral Shares. Once there, you may choose to allocate your funds in any of the investment choices available within the 401(k) Plan.

## When your employment ends...

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If you first became a TVARS member before January 1, 1996:

- You may elect to receive your Fixed and Variable Funds as a lifetime monthly benefit from TVARS.
- You may withdraw any whole percentage of your Fixed and Variable Funds.
- You may elect to have any whole percentage of your **total** Fixed and Variable Funds (both the taxable and nontaxable portions) paid in a direct rollover to an IRA or to another employer's retirement plan which accepts after-tax balances, **or** you may specify any percentage of only the **taxable** portion for a rollover.
- You may elect to transfer any whole percentage or whole dollar amount of your **after-tax** 401(k) Plan balance to the Fixed and Variable Funds.

# ***Social Security Benefits***

## **Social Security Benefits**

Social Security is a national system of old-age, survivors, and disability insurance benefits. During working years, employees, their employers, and self-employed persons pay Social Security taxes. Then when their earnings stop or are reduced due to retirement, severe disability, or the death of an employee, monthly cash benefits are paid to replace part of the earnings the employee and the family have lost.

## **How the Program is Financed**

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The primary sources of financing are the Social Security taxes paid by employees and their employers and by the self-employed. Employees contribute 6.2% and employers contribute 6.2% of the employee's wages, which includes 1.45% for Medicare hospital insurance. The maximum amount of earnings taxed for Social Security purposes is subject to change each year.

## **Qualifying for Benefits**

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To become eligible for old-age and disability insurance benefits, an employee must have credit for a required amount of work that is covered by Social Security. Social Security work credits are measured in quarters of coverage.

To qualify for retirement benefits, most workers need 40 credits, or about 10 years of work. An employee who has accumulated the required number of credits is considered to be fully insured and eligible for most types of benefits.

## **Who is Eligible for Benefits**

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Fully insured employees are eligible for benefits as early as age 62, but benefits are permanently reduced for each month of entitlement prior to the full-benefit retirement age, currently age 65. The age at which unreduced benefits are payable will be increased gradually from 65 to 67 over a 21-year period beginning with individuals who reached age 62 in the year 2000. (The age of eligibility for Medicare is not affected by these changes.)

For more information about Social Security benefits, please contact the Social Security Administration at 800-772-1213.



# ***Additional Information***

**Mailing Address:**

TVA Retirement System  
400 West Summit Hill Drive, WT 8A-K  
Knoxville, TN 37902-1499

**E-mail Address:**

tvars@tva.gov

**Phone Numbers:**

Retirement Representatives:  
Fax:

865-632-2672 or 1-800-824-3870  
865-632-8591

**SharePoint Site:**

[TVARS Benefits - Home \(sharepoint.com\)](http://sharepoint.com)

- Request retirement benefit estimates
- View publications and planning calculators

**TVA Retirement System Website:**

[www.tvars.com](http://www.tvars.com)

- TVA Retirement System announcements
- Factor tables for retirement calculations
- Original Benefit Structure information
- Cash Balance Account information
- TVA Retirement System forms and publications
- Link to Fidelity NetBenefits website for 401(k) and Fixed and/or Variable Funds info:
  - ◇ Retirement planning calculators
    - ◇ View balances and chart savings
    - ◇ Change payroll deductions and investment elections
    - ◇ Obtain fund quotes and market updates
    - ◇ View loan information
  - ◇ Transfer between Fixed and Variable Funds
- Link to Training and Development website on the TVA InsideNet for online version of the Decisions workshop called Preparing to Make Retirement Decisions

**For Information About Medical and Other Benefit Plans:****Contact the People First Solution Center**

Phone: 888-275-8094  
Online: PeopleGateway

**Other Numbers of Interest:**

**Social Security Administration:** 1-800-772-1213  
**Fidelity Investments** 1-800-354-7121

*Every effort has been made to ensure the accuracy of this information. This booklet does not create any rights to benefits other than those available under the provisions of the applicable plan. Therefore, you should not rely solely upon this information when making a decision to retire. Should there be any conflict between the information provided here and the provisions of the various plans, the plan provisions and not this booklet shall be controlling.*