

Should I Take Early Retirement? Do I Have a Plan?



At Johnson Financial Group, we are dedicated to helping United Airlines pilots and families customize their retirement roadmap. For many, this is overwhelming, but we have found the best way to approach it is one step at a time.

❑ Retirement Savings

- ❑ How much should I have in my 401(k)/IRA?
- ❑ How much should I have in my RHA and after-tax buckets?

RHA Balance – www.ybr.com/united

❑ Social Security and PBGC/CPRP/Pension Planning

- ❑ When should I turn on social security? What will my spouse's benefit be?
- ❑ When should I start my pension and which benefit should I elect?
- ❑ How can I maximize my benefits?

PBGC Statements (for L-UAL pilots) – 1-800-400-7242

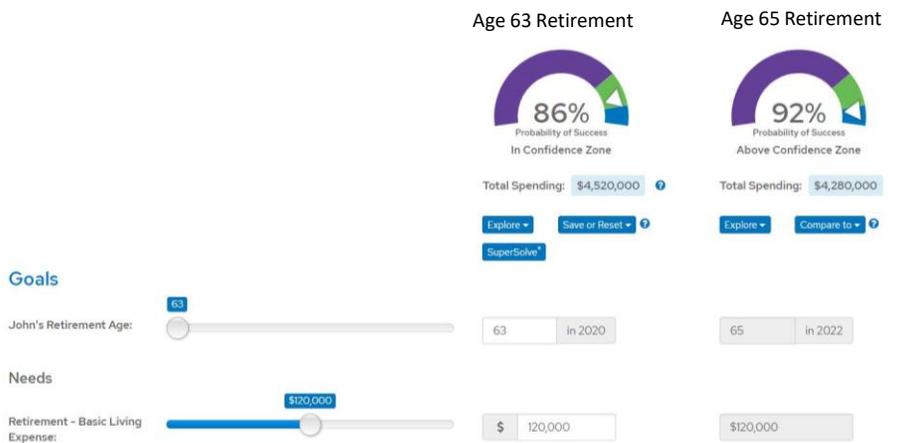
CPRP Pension Estimate (for L-CAL pilots) – www.ybr.com/united

SSA Statements – www.ssa.gov/myaccount

❑ Retirement Income Planning/Tax Management Strategies

- ❑ How will Early Retirement change my retirement income?
- ❑ What's the best way to draw income from my accounts?
- ❑ How can I minimize taxes in retirement?
- ❑ How can I maximize my benefits?

Let us help you build a retirement plan with a high probability for success!



Retirement Decision Analyzer 63 vs 65

Sample Case Facts:

PRAP Balance = \$1.5MM

Non-Qualified Balance = \$250k

RHA Balance = \$100k

VSL = \$200k per year

PBGC of \$4,000/mo at 65

Social Security of \$3,000/mo at Full Retirement Age (66 1/2)