

Arlington Retirement Board

27 Maple Street

Suite 203

Arlington MA

781-316-3370

The Arlington Retirement Board ESS Portal

<http://www.pensiontechnologygroup.com/arlington>

This allow you to see your retirement account and check the accuracy of your information, how much you contributed and run estimates for retirement amounts.

If you find any inaccuracies you will need to contact the Retirement Office to make changes.

There also the ability to send a message through the portal.

The Arlington Retirement Board

Chairman Elected Kenneth Hughes

Vice Chairman Elected Robert Jefferson

Ex Officio Comptroller Ida Cody

Appointed Richard Keshian

Board Appointed Fred Fantani

Staff

Administrator Rich Greco

Asst. Administrator Maria Freitas

Required Information

Name, Address, Social Security Number, Sex
Date of Birth and Marital Status and # of
Children

**If married Spouse Name and Date of Birth

*** Passport or Birth Certificate to prove age is
required.

If you have worked for another city, town,
school district .

Are you veteran.

Beneficiary

At least one beneficiary is required

If you are married the spouse should be 100% unless there is a legal agreement.

Contingency Beneficiary are encouraged but not required

If you have more then 2 years of service you may want an Option D Beneficiary

The money you contribute is yours if you leave or pass away it can be accessed.

Retirement Eligibility and Factors 1

Your retirement is based on your regular compensation, age and years of service.

Regular Compensation :

Your base pay, longevity and some stipends.

Not included:

Overtime, cleaning, clothing and tool allowances, bonus for giving a notice of retirement , buyouts and car allowances.

Retirement Eligibility and Factors 2

If you started your employment *before 4/2/2012*

You are 1st eligible to retire with 10 years of creditable at age 55 years or older and you must meet both criteria's or have 20 years at any age.

Your calculation is based on your average highest 3 years of regular compensation.

*Your age factors is 1.5 @ 55 and increase 0.1 on each subsequent birthday until 65 when it caps at 2.5. **EX: 30 yrs of service at 65 yrs old 30 X 2.5***

70% of high three will be your Opt. A benefit

Retirement Eligibility and Factors 3

If you started your employment after 4/2/2012

You are 1st eligible to retire with 10 years of creditable at age 60 years or older and you must meet both criteria's

Your calculation is based on your average highest 5 years of regular compensation.

*Your age factors are 1.45 @ 60 and increase .15 on each subsequent birthday until 67 when it caps at 2.5. **EX: 30 yrs of service at 67 yrs old 30 X 2.5***

70% of high five will be your Opt. A benefit

Retirement Allowance Options 1

When you retire you have 3 Options A,B,C

You pick the option best for you and your family when you are going to retire. Your retirement allowance is made up of pension and annuity.

Option A is your maximum lifetime benefit. The benefit stops when you pass away.

Option B give you a little less then A and also a lifetime benefit and protects your annuity money for about 10 years and stops when you pass away

Retirement Allowance Options 2

Option C gives you a little less than A and B and also a lifetime benefit. Option C allows you to choose an eligible beneficiary and your benefit will be based on your age and the beneficiary's age. If you pass away first, the beneficiary will receive $\frac{2}{3}$ of your retirement allowance and if the beneficiary passes away first, then you pop up to your Option A.

Social Security and Questions

Social Security Offset

General Questions