



Which PERA Pension is Right for You?

Choosing the most appropriate PERA pension option for yourself, and your survivor if you choose a survivor benefit option, is a matter that should receive serious thought. Once you choose an option and begin receiving a pension, your decision is irrevocable.

Your subtotal from Other Income Sources (below) should be added to each of the benefit option amounts you would receive from PERA to obtain your total monthly gross income at the bottom of the page. Use these figures to find which PERA benefit option best meets your income needs.

MONTHLY INCOME PERA BENEFITS	COUPLE	YOURSELF <small>My income reverts to single life if my designated survivor dies</small>	SURVIVOR <small>My survivor's income should I die</small>
1 Single-Life Pension	\$ _____	_____	_____
2 25% Survivor Option	\$ _____	_____	_____
3 50% Survivor Option	\$ _____	_____	_____
4 75% Survivor Option	\$ _____	_____	_____
5 100% Survivor Option	\$ _____	_____	_____

OTHER INCOME SOURCES			
Social Security	\$ _____	_____	_____
Employment	\$ _____	_____	_____
Deferred Compensation Plans	\$ _____	_____	_____
IRAs	\$ _____	_____	_____
Annuities	\$ _____	_____	_____
Investment Income	\$ _____	_____	_____
Interest	\$ _____	_____	_____
Savings Withdrawal	\$ _____	_____	_____
Real Estate	\$ _____	_____	_____
Other	\$ _____	_____	_____
6 Subtotal <small>(add all other income sources)</small>	\$ _____	_____	_____

TOTAL MONTHLY INCOME			
1+6 Total Single-Life	\$ _____	_____	_____
2+6 Total 25%	\$ _____	_____	_____
3+6 Total 50%	\$ _____	_____	_____
4+6 Total 75%	\$ _____	_____	_____
5+6 Total 100%	\$ _____	_____	_____