

PENSION PORTAL INFORMATION

Go to <https://www.mypensionbenefit.com/DelrayBeach> where you will open the Login page.

LOGIN PAGE:

Please note that this website, www.mypensionbenefit.com, uses cookies to ensure the best possible experience for our users. Please view our Privacy Policy to learn more about our usage of cookies.

[View](#)

[Accept](#)

Login [?]

User ID

User ID

Password

Password

Sign In

[Forgot user ID?](#)

[Forgot password?](#)

[Register as a new user?](#)

✓ Adobe Reader is installed.

✓ Internet browser (Google Chrome) is supported.

Welcome to simplified pension administration



Real-time pension calculations



Electronic document management



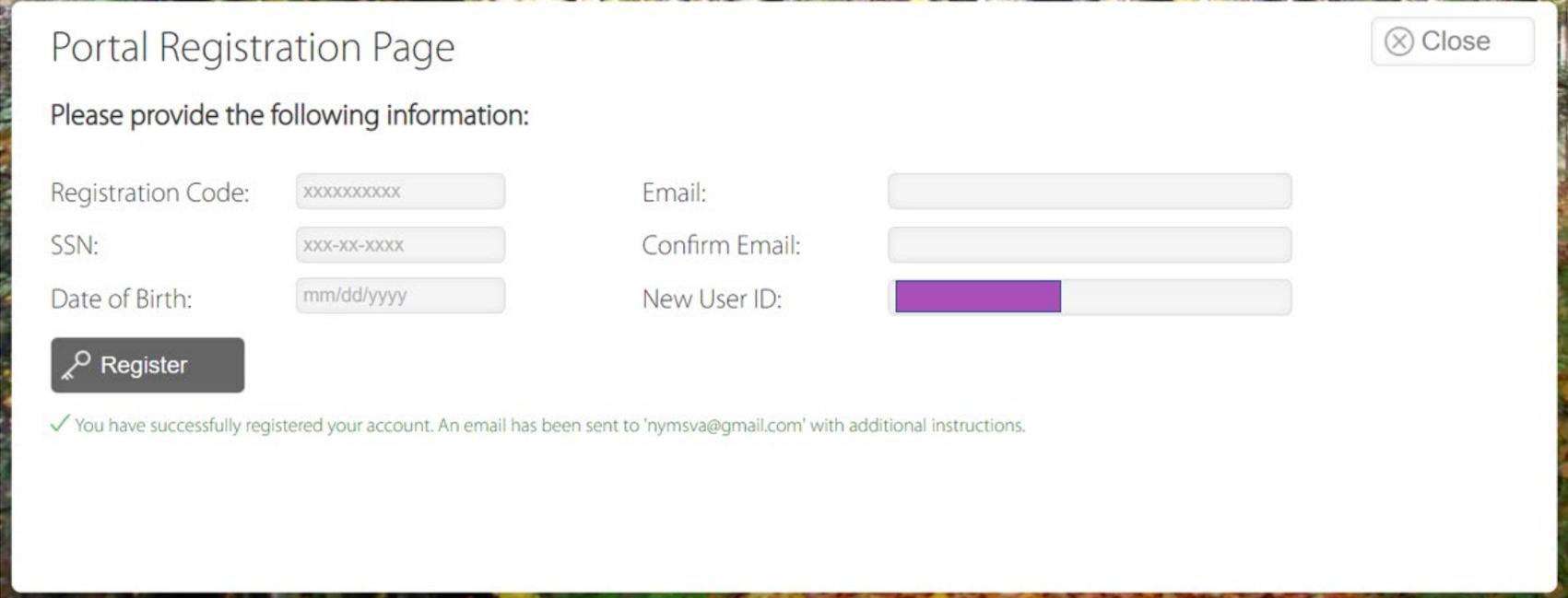
Simplified benefit administration



Secure online access

On the Login page, select "Register as a new user?" From there, you will be directed to the Portal Registration Page.

PORTAL REGISTRATION PAGE:



Portal Registration Page Close

Please provide the following information:

Registration Code:

SSN:

Date of Birth:

Email:

Confirm Email:

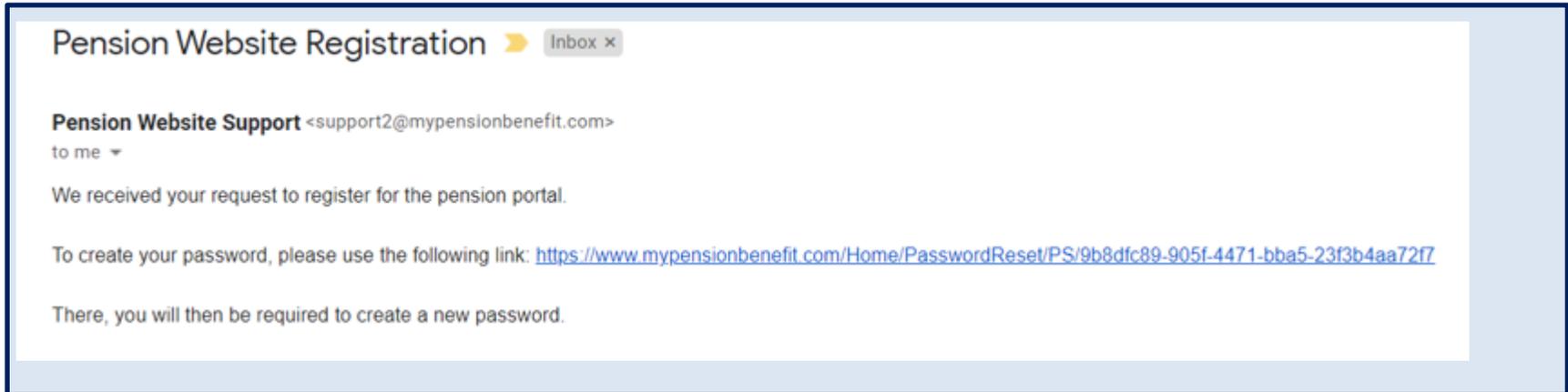
New User ID:

✓ You have successfully registered your account. An email has been sent to 'nymsva@gmail.com' with additional instructions.

1. Enter your Registration Code as provided on the memorandum you received from the Pension office.
2. Enter your Social Security Number and Date of Birth
3. Enter a personal email address; *do NOT use your City email address.*
4. Create a "New User ID." Remember this User ID.
5. Click "Register"

Email from <support2@mypensionbenefit.com>:

Once you click Register, you will receive an email at the email address you provided.



Select the link in this email.

PASSWORD RESET PAGE:

The email link you just clicked will take you to the Password Reset Page where you will set a 16-character (minimum) password. NOTE: this password must include at least 4 letters (at least one UPPERCASE and one lowercase), one number, and one special symbol (#,@,*, etc.). Remember this password.

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Password Reset Page Close

Select your new password and enter it below:

New Password: 🗨

Re-enter Password:

🔑 Reset Password

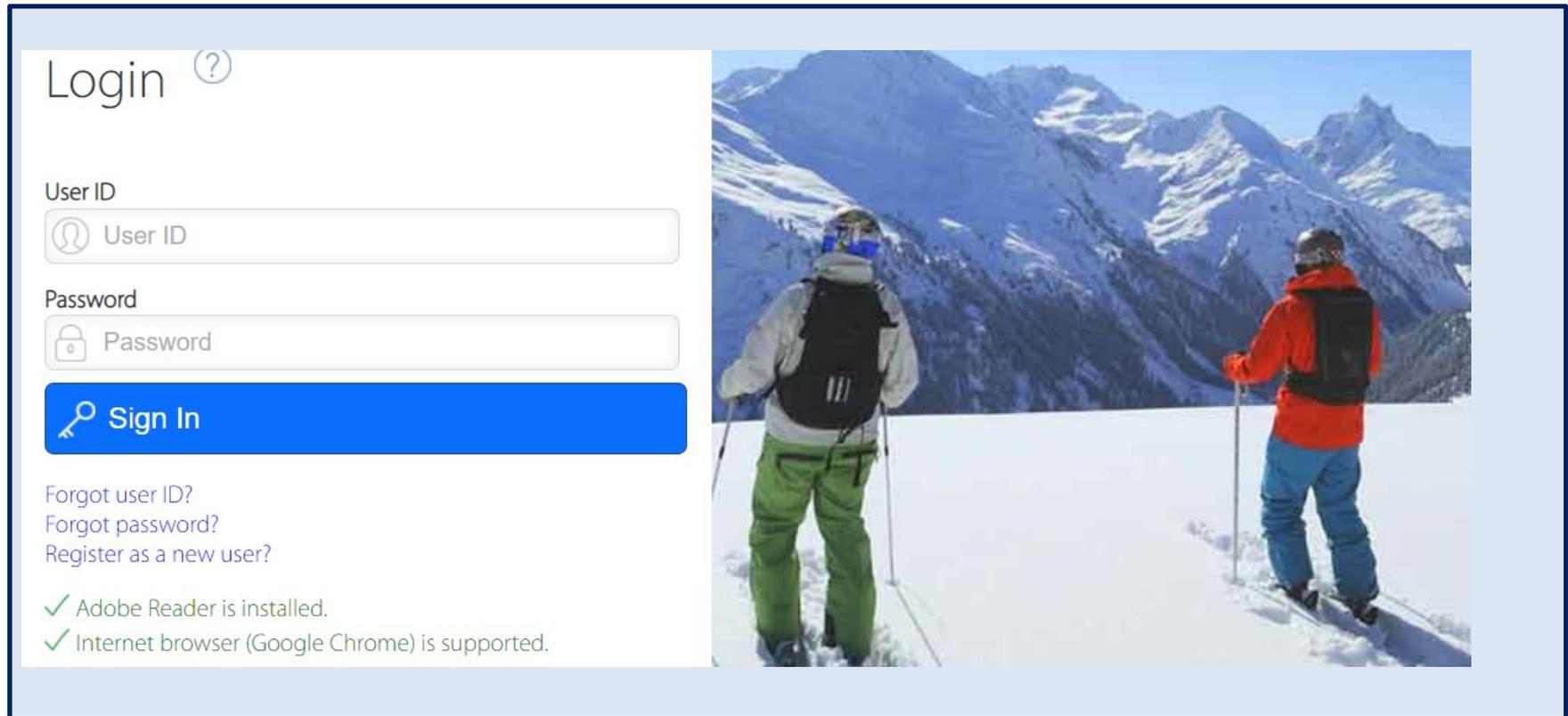
✓ Please enter your new password in the boxes above.

Password must meet the following requirements:

- ⚠ At least sixteen characters
- ✓ At least four letters
- ⚠ At least one uppercase letter
- ✓ At least one lowercase letter
- ⚠ At least one number
- ⚠ At least one symbol

1. After you re-enter your password, click "Reset Password"
2. Once you have entered your password correctly twice, you will receive a "Success" message
3. After you receive the "Success" message, return to the Login page at www.pensionbenefit.com

LOGIN PAGE (again):



The screenshot shows a login interface on the left and a background image of two skiers on a snowy mountain slope on the right. The login form includes a 'Login' header with a help icon, input fields for 'User ID' and 'Password', a blue 'Sign In' button, and links for 'Forgot user ID?', 'Forgot password?', and 'Register as a new user?'. At the bottom, there are two green checkmarks indicating system requirements: 'Adobe Reader is installed.' and 'Internet browser (Google Chrome) is supported.'

Login 

User ID

Password

 Sign In

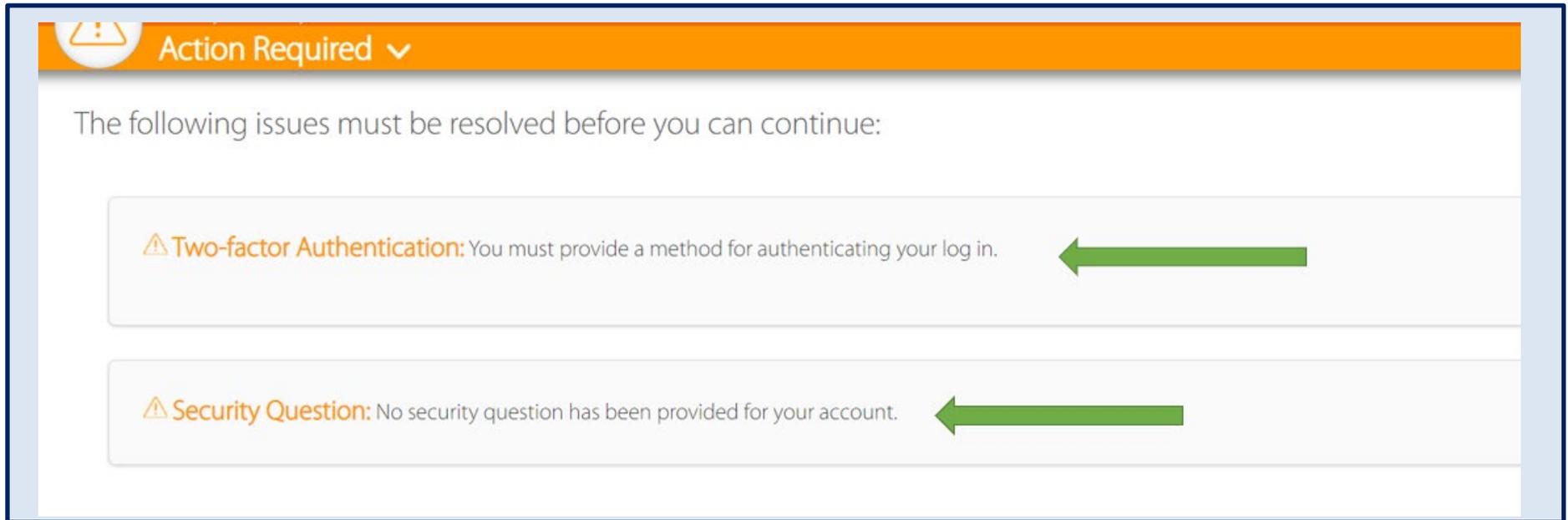
[Forgot user ID?](#)
[Forgot password?](#)
[Register as a new user?](#)

✓ Adobe Reader is installed.
✓ Internet browser (Google Chrome) is supported.

Login with your New User ID and Password.

If you receive a "Pop-Ups Blocked" alert, enable Pop-Ups to continue. Once Pop-Ups are enabled, you will be directed to the Action Required Page.

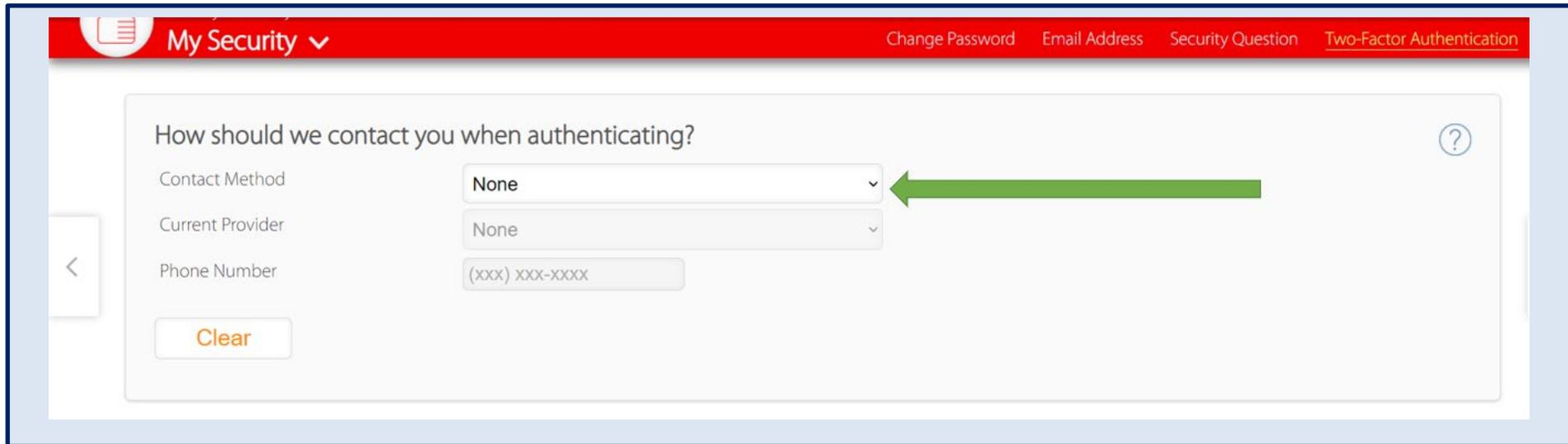
ACTION REQUIRED PAGE:



The screenshot shows a user interface with an orange header bar containing a warning icon and the text "Action Required" with a dropdown arrow. Below the header, a message states: "The following issues must be resolved before you can continue:". There are two issue cards. The first card is titled "Two-factor Authentication" and contains the text "You must provide a method for authenticating your log in." A green arrow points to this card. The second card is titled "Security Question" and contains the text "No security question has been provided for your account." A green arrow points to this card.

Select Two-factor Authentication which will direct you to My Security Page.

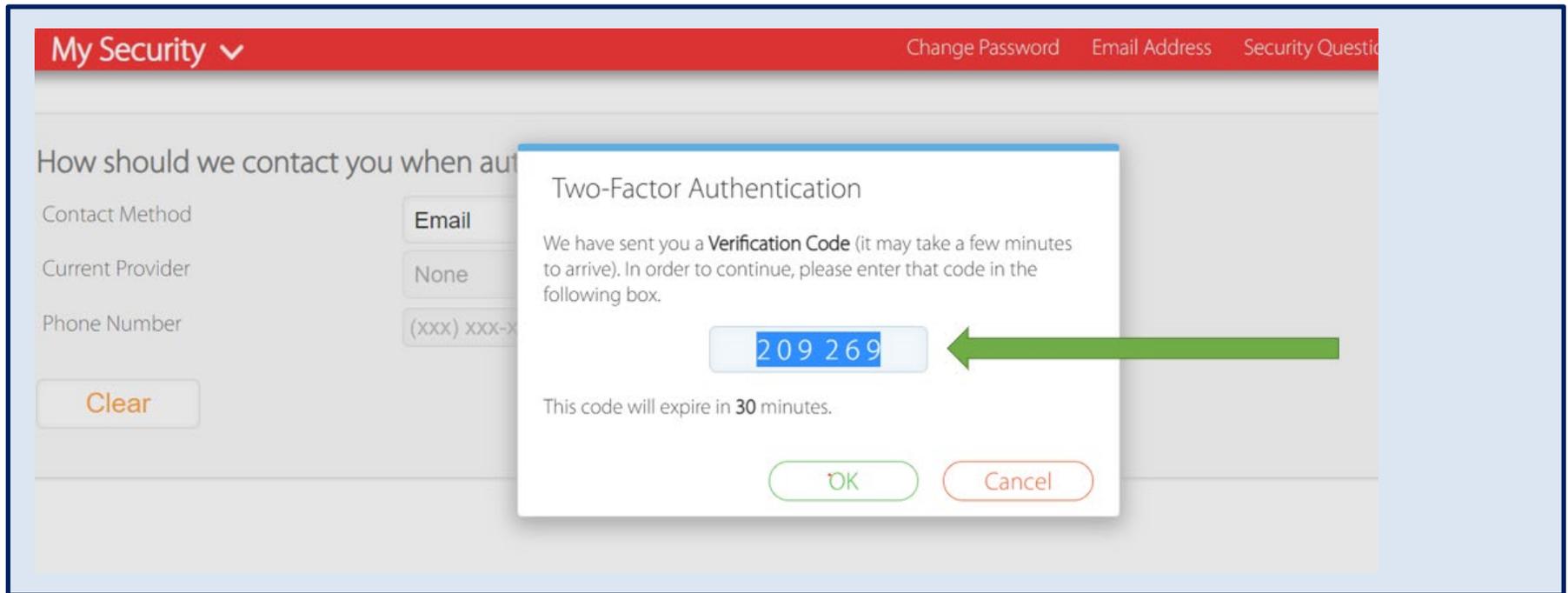
MY SECURITY PAGE:



The screenshot shows a web interface for 'My Security'. At the top, there is a red navigation bar with a hamburger menu icon, the text 'My Security' with a dropdown arrow, and links for 'Change Password', 'Email Address', 'Security Question', and 'Two-Factor Authentication'. Below this is a white content area with the heading 'How should we contact you when authenticating?' and a help icon (question mark in a circle). The form contains three fields: 'Contact Method' with a dropdown menu showing 'None', 'Current Provider' with a dropdown menu showing 'None', and 'Phone Number' with a text input field containing '(xxx) xxx-xxxx'. A green arrow points to the 'Contact Method' dropdown. At the bottom left of the form is a 'Clear' button.

On this page, enter your contact method (Email or Phone). If Phone, select your mobile phone service provider and provide your phone number. Click the green "Update" button.

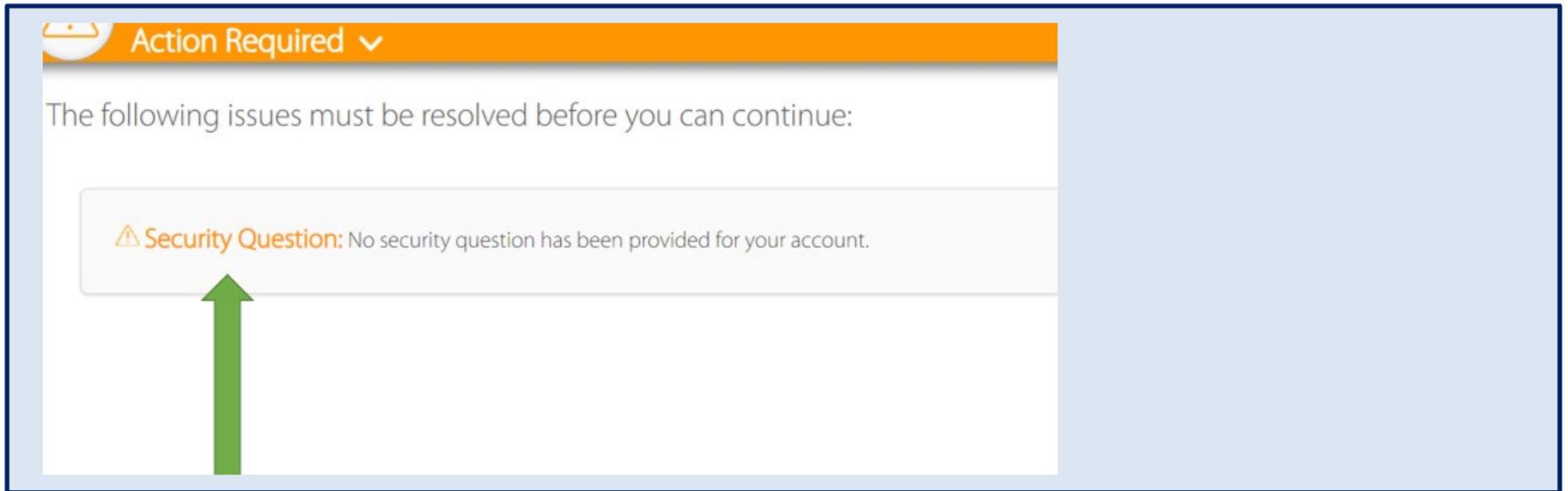
Once you provide your contact information, a “Two-Factor Authentication” screen will pop-up and you will receive a 6-digit code per your chosen contact method. Enter this 6-digit code on the Two-Factor Authentication screen and click “OK”.



After you enter the Verification Code, you will be returned to the Action Required page.

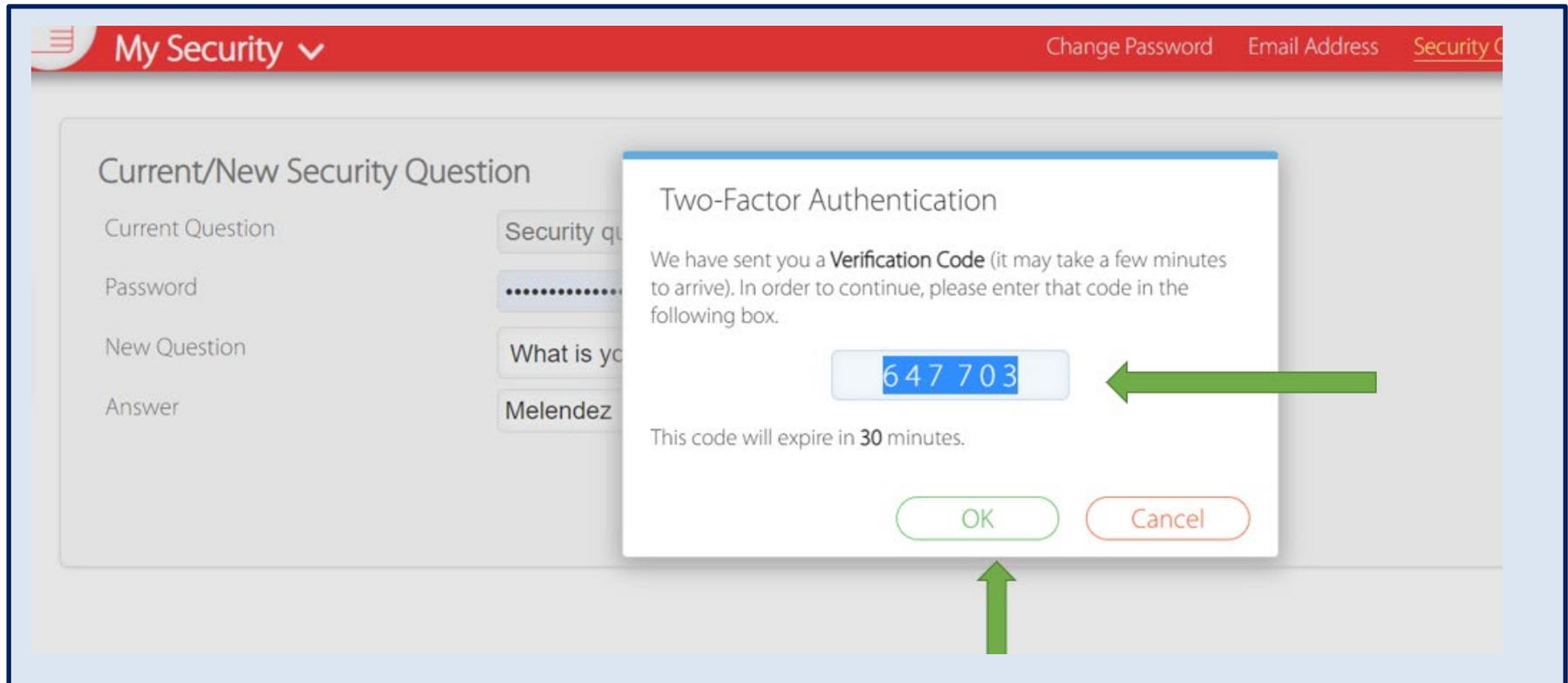
ACTION REQUIRED PAGE (again):

Select the remaining item: Security Question.



The screenshot shows a web interface with an orange header bar containing a smiley face icon and the text "Action Required" with a downward arrow. Below the header, the text "The following issues must be resolved before you can continue:" is displayed. A light gray error box contains a warning icon, the text "Security Question:", and the message "No security question has been provided for your account." A green arrow points upwards from the bottom of the error box.

On the next page, enter your Password, select your security question, and provide the answer. Click "Update". Once you provide this information, a "Two-Factor Authentication" screen will pop-up (again) and you will receive a 6-digit code per your chosen contact method. Enter this 6-digit code on the Two-Factor Authentication screen and click "OK".



Once you enter the 6-digit code, you will be logged into the system.

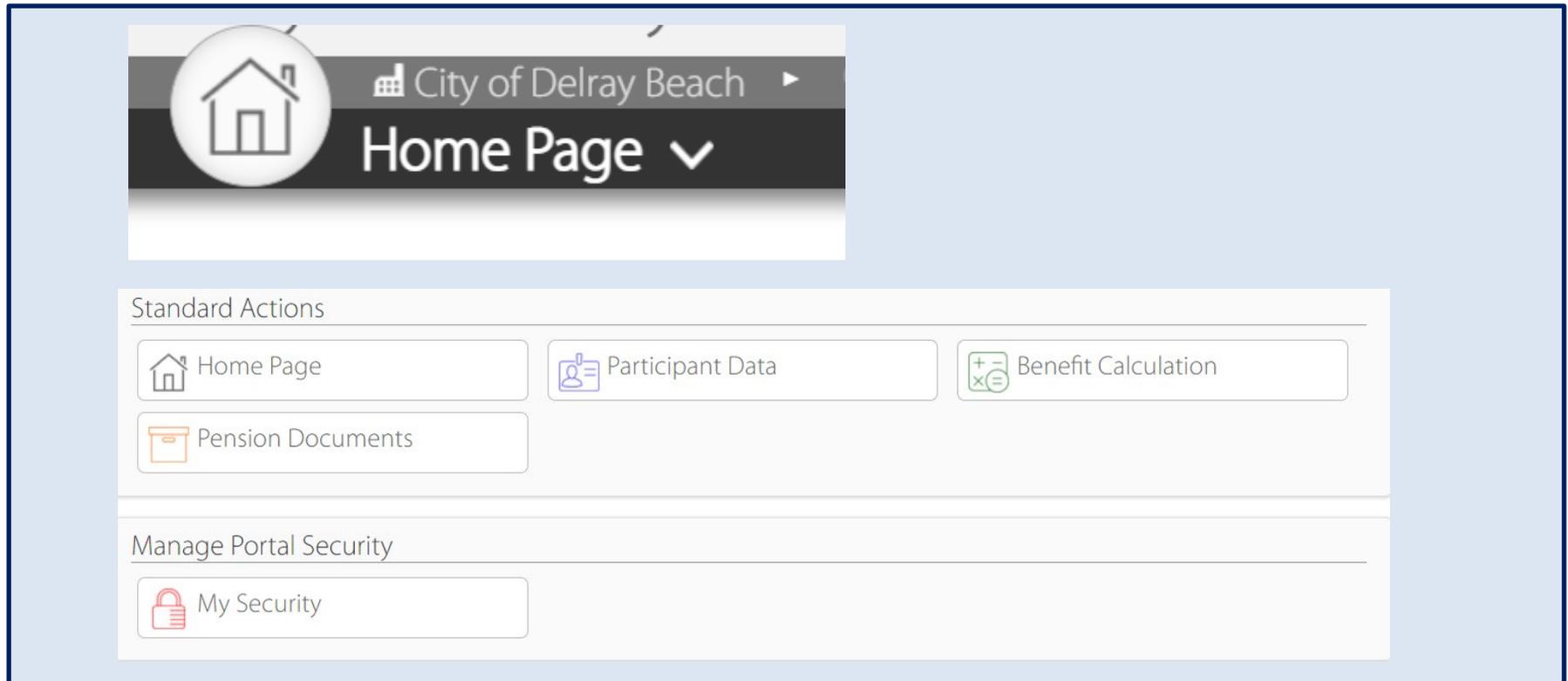
PENSION PORTAL HOME PAGE:

When you login, you will be on the Participant Pension Summary page.

The screenshot displays the 'Home Page' of a pension portal. The main content area is titled 'Participant Pension Summary' and is divided into several sections:

- BENEFIT SUMMARY:** Contains three items: a green checkmark indicating an estimated current accrued benefit of 03/28/2022 payable on 12/01/2029; a green checkmark indicating 100% vesting; and a red X indicating that the user is not yet eligible to retire, with an estimated earliest retirement date.
- ADDITIONAL INFORMATION:** A sub-section containing:
 - Plan Information:** Fields for Current Plan, Union, and Employee ID.
 - Personal Information:** Fields for Date of Birth and Date of Hire.
 - Service:** Fields for Credited Service as of today and Credited Service at Normal Retirement Date.
 - Employee Contributions:** Fields for Regular Contributions, Enhanced Contributions, and Total Contributions, each with a dollar sign and a value.
- PORTAL LOGIN INFORMATION:** A section with a lock icon and a link icon.
- ADDRESS INFORMATION:** A section with a location pin icon.

When you click on "Home Page," a drop-down menu will allow you to select different tabs under which you will find information specific to you.



Selecting the Participant Data tab will provide links to Basic Data, Beneficiary, Address, Dates and Amounts which will show you the information the Pension Office has on file for you.



BENEFIT CALCULATION TAB:

When you select the Benefit Calculation tab, you will open the screen on which you can calculate estimates of your retirement benefit based on different dates of termination/retirement.

The screenshot shows a web application interface for benefit calculation. At the top, there is a green header bar with a close icon and the text "Benefit Calculation" followed by a downward arrow. Below the header, the form is organized into five distinct sections, each with a title and input fields. The first section asks for the plan document, with a dropdown menu showing "City of Delray Beach General Employees' Retirement Plan". The second section asks for the last day of employment, offering radio buttons for "Fixed Age" (with an empty input) and "Fixed Date" (with a date of "02/28/2044"). The third section asks when to begin receiving pension benefits, also offering radio buttons for "Fixed Age" (empty) and "Fixed Date" ("03/01/2044"). The fourth section asks for the beneficiary, with a dropdown for "Spouse" and a date of birth of "03/31/1979". The fifth section asks for expected annual pay increases, with an input field set to "0" percent.

Benefit Calculation ▾

For which plan do you want to calculate a benefit?

Select a plan document: ▾

What is this participant's actual or expected last day of employment?

Termination Age/Date: Fixed Age Fixed Date

When does this participant want to begin receiving pension benefits?

Pension Start Age/Date: Fixed Age Fixed Date

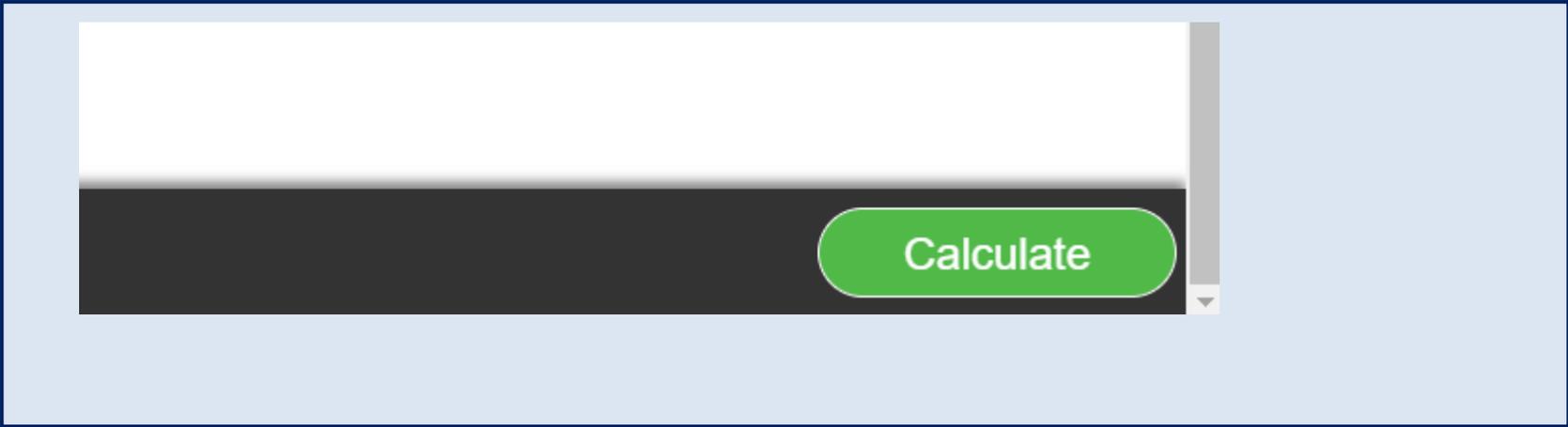
Who should be designated as beneficiary (if applicable)?

Relationship to you: ▾ Date of Birth:

If calculating after today, assume the following:

Expected Annual Pay Increases: %

Once you have entered dates and beneficiary information, select "Calculate" to view your projected monthly retirement benefit and options (sample calculation on next page).



Data Summary

| | | | |
|---|---------------|--|------------|
| Name: | Sample Member | Beneficiary Relationship: | Spouse |
| Date of Birth: | 02/01/1979 | Beneficiary Name: | |
| Date of Hire: | 07/01/2016 | Beneficiary Date of Birth: | 02/11/1979 |
| Adjusted Date of Hire:¹ | 07/01/2016 | Current Plan Pay: | \$49,000 |
| Date of Termination: | 02/28/2044 | Average Final Compensation: | \$71,000 |
| Enhanced Multiplier Date: | 07/01/2016 | Years of Vesting Service: | 27.6 |
| Date of Retirement: | 03/01/2044 | Years of Credited Service: | 27.6 |
| Calculation Date: | 06/26/2022 | Annual Projected Salary Increase: | 2.00% |

¹ Reflects any service purchases

Pension Benefits

| | |
|---------------------|------------|
| Date of Retirement: | 03/01/2044 |
| Vesting Percentage: | 100% |
| First Vesting Date: | 07/01/2021 |

| Optional Forms of Payment | Initial Amount | Survivor Benefit ^{2,3} | Pop-up Benefit ³ |
|---|----------------|---------------------------------|-----------------------------|
| Life Annuity | \$4,950.00 | N/A | N/A |
| 10-Year Certain and Life Annuity | \$4,842.00 | \$4,842.00 | N/A |
| 60% Joint & Survivor Annuity | N/A | N/A ⁴ | N/A |
| 100% Joint & Survivor Annuity | \$4,455.00 | \$4,455.00 | N/A |
| 75% Joint & Survivor Annuity | \$4,569.00 | \$3,427.00 | N/A |
| 66⅔% Joint & Survivor Annuity | \$4,608.00 | \$3,072.00 | N/A |
| 50% Joint & Survivor Annuity | \$4,690.00 | \$2,345.00 | N/A |
| 100% Joint & Survivor Annuity with Pop-up | \$4,400.00 | \$4,400.00 | \$4,950.00 |
| 75% Joint & Survivor Annuity with Pop-up | \$4,526.00 | \$3,395.00 | \$4,950.00 |
| 66⅔% Joint & Survivor Annuity with Pop-up | \$4,570.00 | \$3,047.00 | \$4,950.00 |
| 50% Joint & Survivor Annuity with Pop-up | \$4,660.00 | \$2,330.00 | \$4,950.00 |

² The Survivor Annuity benefit amounts shown are based on the beneficiary named above and are payable only to this beneficiary.

³ This amount will be adjusted to reflect any Cost of Living increases the member had received prior to death.

⁴ Surviving spouse will receive payments until the earlier of their death or remarriage.

Additional Information About This Estimate

Section 415 of the Internal Revenue Code establishes a maximum limit on the amount of the benefit that can be paid from this Plan. The benefit amount shown does not reflect the Section 415 limitation. The Section 415 limitation will be applied at the time retirement benefits are paid to you. Benefits that exceed the Section 415 limitation will not be paid from this Plan.

All benefit amounts in this statement are estimates. Benefits are based on current information in our records, such as your date of birth, date of hire and pensionable pay. If you have questions or feel any of the information is not accurate, please contact the Plan Administrator so we may correct our records.

The actual amount of your benefit will be calculated at the time you retire or leave employment and may vary from the estimates shown above.