

Pension Projection Instructions

See below for instructions to calculate your Projected Pension Values for the “Retirement Values” section of the Retirement Planning Review. Feel free to call us at (800) 884-5121 with any questions.

The screenshot shows the 'Your Gateway' dashboard for Kevin Spicer. The navigation bar includes 'Home', 'Health & Insurance', 'Healthy You', 'Savings & Retirement', 'Life Events', 'Total Rewards', and 'Other Benefits'. A promotional banner for 'A Better UTC Healthy Outcomes? Oh, Kale Yeah!' is visible. Below the banner are several benefit cards: 'Total Rewards', 'Savings and Retirement Balance' (highlighted with a red arrow), 'Health Savings Account', 'Traditional Pension Annuity', 'Medical Kaiser South HDHP', 'Dental Comprehensive Dental Plan', 'Vision Coverage', and 'Employee Savings Plan Contributions'.

This screenshot shows a close-up of the navigation menu. The 'Savings & Retirement' tab is selected. Below it, there are dropdown menus for 'Savings Plan' and 'Pension Plan'. A red arrow points to the 'Pension Plan' dropdown.

The screenshot shows the 'Summary' section of the dashboard. It includes a 'Balances Total' bar and a section for 'UTC Employee Savings Plan' with a 'Your Rate of Return (year)' field.

This screenshot shows the navigation menu with the 'Pension Plan' dropdown expanded. A red arrow points to the 'UTC Pension Center' option in the dropdown menu.

Pension Calculation

Calculate your pension benefit and plan for retirement.

1 2 3 4



Worklist

TASK

There are no tasks in your worklist.

MESSAGE

There are no messages in your worklist.

Did You Know?

UTC is excited to provide this enhanced web experience for you, where you can do the following:

- Run multiple retirement scenarios with a single click
- View Retirement & Personal Data
- Access your SPD & FAQs
- Designate your beneficiary
- Manage your pension from your smartphone or tablet
- Retire online
- And more...

You are encouraged to explore your new site and learn more about retirement plan benefits.

At Your Fingertips

- [View My Pension](#)
- [View/Update My Beneficiaries](#)
- [Calculate My Pension](#)
- [I Want to Retire](#)
- [Frequently Asked Questions](#)
- [Summary Plan Description \(SPD\)](#)
- [Processing Calendar](#)
- [Provide Feedback](#)

Worklist

TASK

There are no tasks in your worklist.

MESSAGE

There are no messages in your worklist.

My Pension

Pension Benefit

	BALANCES AS OF	
Account Balance*		
	BALANCES AS OF	
Monthly Benefit Amount Earned*		

About My Pension

- | | |
|----------------------------------------------------------------------------|------------------------------------------------|
| View My Pension Plan Data | View/Update My Beneficiaries |
| Calculate My Pension and View My Saved Calculation Reports | Summary Plan Description (SPD) |

- Learn About -



Pension Links

- [Pension Calculator & Saved Calculation Reports](#)
- [Pension Plan Data](#)
- [Pension Beneficiaries](#)

Coaching Content

You can run calculations of your pension benefit by using the links at the right

Pension Calculator & Saved Calculation Reports

Pension Calculators

Select the benefit you want to calculate:

[Calculate your accrued pension](#)

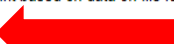
This option calculates your pension amount based on data on file for you today.

[Estimate your pension \(Single scenario\)](#)

This option allows you to enter one set of assumptions and review a projection of your pension amount.

[Estimate your pension \(Multiple scenarios\)](#)

This option allows you to enter up to three sets of assumptions and perform comparison calculations.



Pension Links

- Pension Calculator & Saved Calculation Reports
- Pension Plan Data
- Pension Beneficiaries

Coaching Content

Your most recent information on file is shown. You may change it for the purpose of this calculation only.

Enter your [Last Day of Work](#) and [First Payment Date](#), either by date or age.

Please see [My Pension Plan Data](#) for the eligibility dates that apply to your benefit.

LEARN ABOUT

- [Summary Plan Description \(SPD\)](#)
- [Disclaimer](#)

Questions?

- Contact the UTC Pension Service Center, Monday through Friday, 8 a.m. to 5 p.m. Eastern, by calling 1-800-243-8135, and following the prompts for

Please see [My Pension Plan Data](#) for the eligibility dates that apply to your benefit.

LEARN ABOUT

- [Summary Plan Description \(SPD\)](#)
- [Disclaimer](#)

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Single Calculation

Eligibility Dates

Vesting Date:
 Early Retirement Date:
 Normal Retirement Date:
 Early Commencement Date:



Assumptions

* Required Field

Annual Pay:	\$	<input type="text"/>
Annual Performance-Based Pay:	\$	<input type="text" value="0.00"/>
Annual Pay Increase Percentage:	<input type="text" value="0.00"/>	%
Annual Performance-Based Pay Increase Percentage:	<input type="text" value="0.00"/>	%
Beneficiary: *	<input type="text" value="- Select One -"/>	
Beneficiary Birth Date:	<input type="text" value="dd - -- - yyyy"/>	
Annual Performance-Based Pay:	\$	<input type="text" value="0.00"/>
Annual Pay Increase Percentage:	<input type="text" value="0.00"/>	%
Annual Performance-Based Pay Increase Percentage:	<input type="text" value="0.00"/>	%
Beneficiary: *	<input type="text" value="- Select One -"/>	
Beneficiary Birth Date:	<input type="text" value="dd - -- - yyyy"/>	
When do you want your Last Day of Work to be: *	<input checked="" type="radio"/> Enter a date. <input type="radio"/> Enter an age.	
	<input type="text" value="dd - -- - yyyy"/>	
When do you want your First Payment Date to be: *	<input checked="" type="radio"/> Enter a date. <input type="radio"/> Enter an age.	
	<input type="text" value="01 - -- - yyyy"/>	



Pension Links

- Pension Calculator & Saved Calculation Reports
- [Pension Plan Data](#)
- [Pension Beneficiaries](#)

Coaching Content

Please note that there are restrictions set by the Internal Revenue Service (IRS) that may apply if you elect a beneficiary other than your spouse to receive your pension benefit.

You can print this information or generate a report with additional details. To generate a report, select *Place Report in My Saved Calculations*, type in a unique report name of no more than 80 characters, and then click *Generate Report*.

UTC reserves the right to correct this information and recalculate your benefit amount.

LEARN ABOUT

- [Summary Plan Description \(SPD\)](#)
- [Disclaimer](#)
- Contact the UTC Pension Service Center, Monday through Friday, 8 a.m. to 5 p.m. Eastern, by calling 1-800-243-8135, and following the prompts for Savings and Retirement or [Contact Us](#) online.

Single Calculation Results

[Print Page](#) 

i Your pension benefit consists of several different portions noted in the tables below. In most cases, all portions of your pension benefit must be paid using the same payment option. However, if a portion of your pension benefit has a payment option that's not available for the other portions of your benefit, you may elect that payment option for ONLY that portion of your pension benefit. Then, all remaining portions of your benefit must be paid using the same payment option. If you have multiple payment options and have questions about which combinations are valid, please contact the UTC Pension Service Center.

Total UTC Pension Plan Benefit

This lump sum option is available one year from the Last Day Worked that was used in your calculation.

Important Note: The Total UTC Pension Plan Lump Sum option includes your entire benefit.* If you choose this option, you may not choose an option in any other Non-Represented section.

*Please note, if you have also earned a represented plan benefit, that benefit will be paid to you separately.

PAYMENT OPTIONS		Lump Sum
Total UTC Pension Plan Lump Sum		

Goodrich Non Bargained - FAE

Based on your assumptions and the Goodrich Non Bargained benefit formula, the projected payment options available to you and your beneficiary are displayed below.

PAYMENT OPTIONS	Monthly Payments	
	TO YOU	TO YOUR BENEFICIARY
Single Life Annuity		N/A
5 Year Certain & Life Annuity		**
10 Year Certain & Life Annuity		**
15 Year Certain & Life Annuity		**

UTC Cash Balance

Based on your assumptions and the UTC Cash Balance formula, the projected payment options available to you and your beneficiary are displayed below. You are eligible to elect the Lump Sum OR one of the monthly Annuity options.

Your account balance is credited with interest monthly until commencement using the [Cash Balance Interest Rate](#) in effect for each year.

If you choose a Total UTC Pension Plan Benefit option, you may not choose an option in this section.

PAYMENT OPTIONS		Lump Sum
Lump Sum		

PAYMENT OPTIONS	Monthly Payments	
	TO YOU	TO YOUR BENEFICIARY
Single Life Annuity		N/A
5 Year Certain & Life Annuity		**
10 Year Certain & Life Annuity		**

Partial Withdrawal Instructions

See below for instructions to calculate your Partial Withdrawal Values for the "Retirement Values" section of the Retirement Planning Review. Feel free to call us at (800) 884-5121 with any questions.

KEVIN SPICER *Your Gateway* Your Profile Chat Log Off

Home Health & Insurance Healthy You Savings & Retirement Life Events Total Rewards Other Benefits

UTX: [Redacted]

A Better UTC Healthy Outcomes? Oh, Kale Yeah!
Share and Enter for a Giveaway!

Hide Values

- Total Rewards [Redacted]
- Savings and Retirement Balance [Redacted] ←
- Monthly Savings Account [Redacted] (Balance)
Visit PayFlex
- Traditional Pension Annuity [Redacted]
- Medical Kaiser South HDHP You, LORI
- Dental Comprehensive Dental Plan You, LORI
- Vision Coverage You, LORI
- Employee Savings Plan Contributions [Redacted]

KEVIN SPICER *Your Gateway* Your Profile Chat Log Off

Home Health & Insurance Healthy You Savings & Retirement Life Events Total Rewards Other Benefits

Savings Plan Pension Plan Investment Education

- Account Summary
- Investments
- Account Activity
- Contributions
- Change Contributions
- Brokerage Account Access
- Make Company Match Choice
- Get Advice (Morningstar®)
- Online UTC Shareowner Materials/Voting
- Dividend Choices
- Convert to Roth 401(k)
- Loans
- Withdrawals and Rollovers ←
- View Past Withdrawals

Healthy Wallet
Your journey to a healthy relationship with money

Lifetime Income Strategy
Learn how to secure monthly income for retirement.

My Account Essentials

Printable Savings Plan Account Statement

Reference the [Online Account Statement](#) for additional information on your Lifetime Income Strategy Income Benefit data.

Withdraw or Roll Over Money

Thinking about taking your money out of the plan? Consider all your options and your individual financial situation. Here are details about your options:

Your Options

Leave Your Money Invested in the Plan

By keeping your money in the plan, your savings may continue to grow. Staying invested is the easiest way to help you achieve your retirement goals.

[See the Advantages](#)

You don't have to do anything to leave your money in the plan. Review your current balances.

Retirement Account Summary

OR

Withdraw Your Money or Roll It Over

Taking your money from the plan may reduce your retirement savings and subject you to taxes and financial penalties. By rolling over your money to a qualified employer plan or a traditional IRA, your retirement savings stay tax-deferred.

Thinking about rolling over your money to get the advantages of a Roth IRA? You don't need to take money out of the plan. You can [convert eligible savings to a Roth 401\(k\) account](#).

[View Payment Options](#)

Withdraw or Roll Over Money

Stay Invested for Retirement

See the difference between cashing out and continuing to save for retirement.

\$40,000 Beginning Balance

Take a Payment Today¹ Stay Invested for 25 Years²

¹Minus mandatory withholding and 10% tax penalty. You may owe more taxes depending on your tax rate.

²Assumes 8% annual return. This doesn't reflect any income taxes that may be due at distribution.

Withdraw or Roll Over Money

Your Available Amounts

You must complete your withdrawal or rollover request before market close on 03-01-2018 for it to be effective on

You may be able to withdraw more money from your [brokerage account](#) than what's shown below. To do this, you must first transfer money from the brokerage account to your plan funds.

UTC Employee Savings Plan

Payment Options

In Service Withdrawal

Take money available to you out of the plan.

Amount Available