



BENEFITS *FUN*

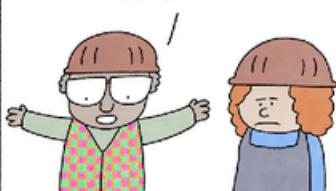



Can you find all 15 words in the retirement-themed puzzle below?
 For answers to this puzzle, visit nyccbf.org/benefits-fun

B	N	B	E	N	E	F	I	T	E	Y	I	F	A
F	E	T	L	U	M	M	A	I	T	E	I	N	O
U	F	N	S	S	F	A	M	I	L	Y	F	R	A
T	O	Y	E	E	A	R	E	L	A	X	I	N	G
U	R	L	I	F	E	V	L	N	E	A	T	N	S
R	M	L	V	P	I	A	I	L	G	S	G	A	L
E	U	C	M	S	V	C	E	N	Y	E	N	T	P
A	L	L	P	S	N	V	I	L	G	U	I	U	E
N	A	T	N	N	A	N	A	A	E	S	T	E	N
N	E	A	L	R	N	N	A	Y	R	I	S	E	S
U	I	L	T	A	A	U	E	I	Y	Y	E	Y	I
I	A	G	L	Y	F	F	S	N	N	L	V	N	O
T	F	P	E	T	A	M	I	T	S	E	T	A	N
Y	N	N	N	P	A	Y	M	E	N	T	O	G	G

WORD LIST

- PENSION
- VESTING
- BENEFIT
- PLANNING
- SAVINGS
- FAMILY
- TRAVEL
- RELAXING
- ANNUITY
- ANALYST
- BENEFICIARY
- FORMULA
- ESTIMATE
- PAYMENT
- FUTURE

FREQUENTLY ASKED QUESTIONS WITH FRANK AND QUINN

<p>CHECK IT OUT, QUINN— NEW VEST! DO YOU LOVE IT?</p> 	<p>IT'S...UM... HEY, SPEAKING OF VESTS: DO YOU KNOW HOW MANY VESTING CREDITS WE NEED TO QUALIFY FOR A PENSION UNDER THE NYCDDC PLAN?</p> 	<p>YOU NEED 5 VESTING CREDITS TO RECEIVE A PENSION AT 65, BUT YOU NEED 15 VESTING CREDITS IF YOU WANT TO START COLLECTING AFTER 55.</p> <p>TO GET 1 FULL VESTING CREDIT, YOU NEED TO WORK AT LEAST 870 HOURS IN A YEAR.</p> 	<p>AND THE BEST PART IS... I GOT YOU A MATCHING VEST!</p> 
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LEARN MORE ABOUT YOUR PENSION PLAN AT NYCCBF.ORG/PENSION