



[PlanAhead For Retirement® ReadMe](#)

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[Before you begin working with PlanAhead For Retirement®](#)

Check to see if you have the following information (for you and, if you're married, your spouse) at hand:

- Your annual compensation (sometimes referred to as "pay").

- Your rate of contribution to your retirement savings plans.

- Your spouse's employer-sponsored pension and savings plan descriptions.

- The number of years of credited service earned in the Church Pension Fund.

- Recent statements from your retirement accounts, including:

- Your recent Church Pension Fund Personal Information Summary (PIS) and other employer-sponsored pension and 401(k) plans.

- Personal savings accounts, IRAs, 403(b), RSVP (from Church Life) and all other retirement savings accounts you have established.

- Any pension plan statements in addition to those from your current employer and CPF.

While this information does not need to be exact, you will find it useful as you work with PlanAhead For Retirement®.

[Key Assumptions Used by PlanAhead For Retirement®](#)

PlanAhead uses the following basic assumptions and methods. Each of these is described in greater detail in the tool and in the Reference Manual:

- Your retirement income needs can be estimated from your projected compensation and national average research on needs.

You are covered by Social Security and Medicare, and 100% of the current law Social Security benefit is projected to be available when you retire.

Pre-tax income is compared to pre-tax estimated needs. Taxes are considered in estimating needs after retirement.

Your pension benefits are based on your data and on your CPF plan.

Your projected pension benefit is an estimate, using approximations and data that is simple to provide, but not precise. Personalized estimates are available from the CPF.

Your retirement savings are entirely used to provide retirement income over your expected lifetime. Nothing is held back to provide an estate.

Knowledge of past investment performance over long periods is useful in planning for the future.

Most of these assumptions can be adjusted if necessary. If you think Social Security benefits will not be provided at the same level as the current law, you can adjust the tool in the Input-Advanced-Overrides section.

Computer (browser) information that will be helpful

The program on your computer that allows you to view files on the Internet is called a browser. Example browsers include Microsoft's Internet Explorer and Netscape's Navigator. These programs are updated frequently; so it is important to periodically check with the company that created your program to ensure that you have the latest version.

To use PlanAhead, your web browser must support frames. Examples of browsers that currently support frames are:

- Internet Explorer (IE) ver 3.0 or higher
- Netscape (NS) ver 4.x or higher

All of PlanAhead's tooling functions are fully operational with these browsers. For optimal viewing of the pages, however, we recommend using IE 4.0 or NS 3.0 or higher.

Viewing the Tool

The pages have been designed for viewing on a 256-color monitor set at 800 x 600 pixels. PlanAhead can be viewed on a monitor set at 640 x 480 pixels as well, although this setting may require horizontal scrolling to see the entire page. If you are not sure about how to change the settings on your computer, consult the user's manual that came with your computer.

To maximize the amount of space on your screen for viewing PlanAhead, select the full screen views on the browser, often located in the toolbar row near the top of your screen. This will reduce the size of the space used for the toolbar and expand the space available for the tool.

When working in PlanAhead, do not use your browser's "Back" and "Forward" buttons to move from page to page as you will lose the information you have entered. Use

PlanAhead's custom toolbar buttons, navigation buttons and links to navigate, and be sure to use the "Submit" and "Calculate Results" buttons to save any data you have entered or modified before going to another page.

Printing from Your Browser

How you print pages depends on what browser you are using. The most common web-viewing software (referred to in general as "browser") packages are Internet Explorer, FireFox, and Netscape Navigator.

To print pages from Internet Explorer, FireFox or Netscape

To print pages from Internet Explorer

- Click anywhere in the middle of the page you are viewing (don't click a toolbar or navigation button though; you'll go to another page).
- Click on File; select Print, then choose "Only the selected frame" on the "Options" tab. (If the page you want to print has only one frame, the frame selection menu options will be grayed out. Go ahead and print the page.)
- If you choose "Print as laid out on screen," you won't get a printout of any part of the page not visible on your computer screen.
- Choosing "Print all frames individually" will give you a printout of the page you are viewing, the navigation toolbar and all the Quick Help entries.
- Alternatively, right click your mouse on the middle of the page, and select Print in the pop-up dialogue box that appears. Select OK in the next box that appears. This method will normally print the selected frame as default.

To print pages from FireFox or Netscape Navigator

- Click anywhere in the middle of the page you are viewing (don't click a toolbar or navigation button though; you'll go to another page).
- Click on File; select Print.
- Select "The Selected Frame" from the "Print Frames" options and print.

Please refer to your browser's help documentation for instructions for other browsers or older versions of these browsers.

How to get help

PlanAhead provides more detailed information to answer your questions in three ways:

The pages contain useful descriptions. Some screens have a **"Tell Me More"** button that goes into greater detail. Be sure to scroll down to the bottom of each page, so that you don't miss material not visible at the top.

Each page has a frame at the bottom called **Quick Help**. If you click on any blue underlined text on the page, or on any input box, a description of that item pops up in the **Quick Help** frame.

In the **Quick Help** section is a button labeled **More Help**. This button links to the on-line reference manual at a relevant section. You can also go to the Reference Manual Table of Contents using the scroll bar and find any topic.

Call CPG whenever you need help throughout any stage of the tool. Contact Jim Dooley at 1-800-223-6602 (ext. 1803) or by email at jdooley@cpg.org.

Privacy and Your Data

The data you enter into PlanAhead is your personal information. Your data retrieved from CPG records is also personal information. To protect your privacy, PlanAhead uses a secure Internet connection and may require your Social Security number and/or a personal identification number (PIN) in order to access your records. Do not share this information with others, and be sure to log off the site completely when you are finished working.

PlanAhead requires the use (including, in certain cases, the storage and retrieval) of your personal information, including nonpublic personal financial information. By using PlanAhead, you consent to such use by Milliman and CPG for the purpose of providing you access to the tool.

"Cookies" and Your Privacy: A cookie is information that a web site puts on your computer's hard disk so it can remember something about your web session at a later time. When your PC's browser uses cookies, it "remembers" what web sites look like -- it doesn't have to build a page from scratch every time you want to go back to it. PlanAhead uses cookies to connect your input on one page to calculations and graphs on a different page. PlanAhead will not work without cookies being enabled by your browser. However, none of your personal information is stored in the cookies themselves.

Warranty Information

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