



[PlanAhead For Retirement® ReadMe](#)

The following manual includes:

- Before you begin working with PlanAhead For Retirement®**
- Key Assumptions Used by PlanAhead For Retirement®**
- Computer (browser) information that will be helpful**
- Printing from your browser**
- How to get help**
- Privacy and Your Data**
- Warranty Information**

[Before you begin working with PlanAhead for Retirement® - Postulants and Candidates](#)

PlanAhead is designed to help you plan financially for seminary and to look into your financial future after seminary. One approach is to simply start using the tool and see what information you may need to collect by doing a quick run through. Most input can be estimated, as opposed to researched. But if you prefer to collect the key elements in advance, here are some items that you will use.

The amount of your savings toward seminary, and separately, savings toward retirement that will not be used for seminary.

Your expected annual tuition, books and fees for seminary. Many schools provide sample schedules of expected costs.

Your expected scholarships, grants, support from family or church and income from work during seminary.

Your anticipated living expenses during seminary.

Your pension benefits earned in employment prior to seminary that will be payable at retirement.

Information on your spouse/partner's income, pension benefits and retirement savings. We suggest using the tool for yourself alone first, and then doing a second run through that includes income and benefits for your spouse/partner in addition to your own.

While this information does not need to be exact, you will find it useful as you work with PlanAhead for Retirement. PlanAhead will produce a report for you with two main sections. The first deals with your income and expenses during seminary, and into your working period in an ordained position. The second looks at your potential income in retirement, after your working career has ended. This second part is the reason for requesting inputs on retirement savings and benefits. Do not be concerned if you are young in your professional life and have

not yet earned retirement benefits. The tool is designed both for you and for those who have had an earlier career where they may have significant retirement benefits already accumulated.

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 CPG 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 CPG.

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, Netscape's Navigator and Mozilla's FireFox. 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.

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.

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. To protect your privacy, PlanAhead uses a secure Internet connection. 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

Milliman, Inc. (Milliman) is proud to provide you with access to PlanAhead for Retirement[®] (generally referred to throughout this website as PlanAhead). However, by providing you PlanAhead, **neither Milliman nor the Church Pension Fund and its affiliates (collectively, "CPG") confer any rights or make any warranty, express or implied, as to the accuracy of the results obtained by your use of PlanAhead.** Milliman does not incur any obligation for your use of PlanAhead, for your interpretation of the results, or for PlanAhead's application to any use for which it was not intended. **In no event will Milliman or the Church Pension Fund and its affiliates (collectively, "CPG") be liable for direct, indirect, special, incidental or consequential damages arising out of the use, misuse or inability to use PlanAhead or related documentation.**

PlanAhead For Retirement[®] is a product of Milliman, Inc.