MyPensionPlanner - Your Guide to Retirement Planning

Welcome to MyPensionPlanner! MyPensionPlanner is an on-line retirement planning tool. With MyPensionPlanner you have access to tools and resources to help you understand your benefit under the M&T Bank Corporation Pension Plan (the “Pension Plan”), and to prepare for retirement. MyPensionPlanner lets you create retirement scenarios for your future Pension Plan benefits. MyPensionPlanner allows you to:

- Access your personal pension data
- Model your Pension Plan benefit instantly at various ages and dates
- Review details of past calculations that you have created
- Review educational tools designed for the Pension Plan
- View frequently asked questions about the on-line retirement planning system
- View defined terms used throughout the MyPensionPlanner website
- Link to other retirement planning websites

To make it easier to access MyPensionPlanner tools and resources, we’ve summarized access instructions and other tips for using the site in this guide.

It’s Easy to Get Started

MyPensionPlanner is available through our intranet, the M&T Insider, and on the Internet, from a link on the M&T Employees page.

To access the Insider at work type “insider” in the address line of your browser. The link to MyPensionPlanner is found on the M&T Intranet, under Human Resources / Benefits / Pension. Employees working at branch locations may only use the application during non-business hours.

The MyPensionPlanner website is for employees who are participants in the Pension Plan (having selected the Pension Plan during the Retirement Choice process) or those employees who have a frozen benefit in the Pension Plan (having selected the RAA during the Retirement Choice process).

Employees hired after July 1, 2004 are not eligible to access the website as they do not have a benefit in the Pension Plan.
You will be directed to a log-in screen for security verification. Use the same LAN ID and Password you use each day to log-in to your computer.

To access MyPensionPlanner from the Internet, type the following address into your browser line:

http://www.mandtemployees.com/

You’ll see this home page with a link to MyPensionPlanner.
You will be directed to a log-in screen for security verification.

If you have previously registered and logged in to E-Pay Statements or the Learning Center from home, sign in with your existing username and password. If you have not registered, you will need to click on the “new users” link and register a username and password. Your username must be different from both your LAN ID and your Social Security number. Select a username you will remember, since it cannot be changed. Your password must be at least eight characters and include a number and an upper case letter. Once you’ve registered, you’ll be able to log in to MyPensionPlanner from home or an external Internet connection.

**System Requirements for Non-M&T Computers**

To use this website, you must use Internet Explorer 6.0 or higher, or Netscape 8.0 or higher. To view some of the features within this website, it may be necessary for a pop-up window to open. If your computer utilizes pop-up block software, you will need to modify its settings or disable it before accessing this site. This site contains documents that require Adobe Acrobat Reader. If you do not have the latest version of Acrobat Reader, you can download it for free using the link provided under Educate/Your Pension Plan.
Once you login, you will be taken to the Online Services Agreement to use MyPensionPlanner. After reading the information and the Online Services Agreement, accept the terms to proceed to the MyPensionPlanner home page. Acceptance of the terms of the Agreement is necessary each time you use MyPensionPlanner.

MyPensionPlanner has two sections: Educate and Evaluate. These sections are displayed on the main home page. You can navigate through the website by using the menu bar on the left hand side of the page, or by selecting the general heading items as you cross over them with your cursor.
**MyPensionPlanner Guide**

**Educate**

This section of the website contains educational tools for you to become familiar with the terminology and Pension Plan provisions:

- **Your Pension Plan**: This section contains the Plan Highlights, the Summary Plan Description and Merged Plan Highlights (if you were a participant in a plan that merged into the Pension Plan).
- **Planner FAQs**: Get answers to questions about MyPensionPlanner and how it works.
- **Important Terms and Definitions**: This section provides a glossary of terms with definitions to general concepts and Pension Plan terminology.
- **Website Links**: Visit various related websites such as T. Rowe Price, M&T Securities, AARP, as well as important government sites such as Social Security, Medicare and the Internal Revenue Service.
- **Legal Information**: Provides information on the Online Services Agreement, disclaimer and benefit estimates.
- **Contact Us**: For assistance - HRDirect's telephone number and e-mail address.

**Evaluate**

This section of the website is where you will create your pension estimates:

- **Calculate Your Benefit Estimate**: Estimate your Pension Plan income at retirement under different assumptions.
- **Calculation History**: View calculations previously created.

**Using MyPensionPlanner**

On the home page of MyPensionPlanner, click on “Calculate Your Benefit Estimate”. Review the information on how to use this tool for estimating your benefit, then click on “Continue”.

![MyPensionPlanner image]

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This Pension Plan Benefit Estimator helps you to estimate the income you will receive from the Pension Plan in retirement.

Note: The projections provided by the Retirement Plan Estimator are estimated only. The estimates provided are based on your initial information (including pay and service). You should use it as a general guide only. Your actual retirement income may be more or less than the amount estimated by the Retirement Plan Estimator. The amount of your retirement income may depend on your age at retirement, your pay levels, your length of service, and how long you live relative to your retirement age.

**Contact**
Your Pension Plan Benefit Assumptions

On this page you can model up to three different retirement scenarios. Be sure to check boxes 2 and 3 if you will be modeling more than one scenario. The scenarios can have different assumptions based on your preferences. You’ll need to answer some questions to determine your benefit assumptions:

**When do you plan on leaving the bank?**
This is the last day you plan on working for M&T. You can make your selection by either the age or date you plan to leave M&T for each scenario. Your response to this question determines your service and vesting used for your benefit estimate. This date may or may not be the date or age at which you begin collecting your Pension Plan benefit. You may choose to leave the bank at age 55, but elect to begin collecting your Pension Plan benefit when you reach age 60, or 65. You may also choose to leave the bank on June 1 and begin to collect your benefit on June 1.

**Note:** If you select age, you can then select from a drop down menu of age options. The first available age to select will be your age at your next birthday. To model scenarios between your current and next birthday, select the date option and select the actual date for your scenario.

For each question there is a default – an option that is automatically populated.

The default for when you plan on leaving the bank for age is the first full age at your next birthday. For the date option, the default is the 1st day of the month following your next birthday.

The default for when you plan on starting your pension benefit for age is 65. For the date option, the default is the first of the month following your 65th birthday.

The default for your anticipated Annual Pay increase is 0%.

There is no default for your beneficiary’s date of birth. You must populate this field if you would like to see survivor benefit options.

**When would you like your Pension Plan benefit to start?**
This is the age or date you would like to start receiving your benefit payment from the Pension Plan.

**Anticipated Annual Pay Increase (Not applicable for RAA Participants)**
This is your expected Annual Pay increase from now until the last day you plan to work at M&T Bank. The percentage can be selected from the drop down menu and ranges from 0% to 8%.

**Beneficiary’s Date of Birth (optional)**
If you want to display payment options that include a survivor benefit, you will need to enter your beneficiary’s date of birth. This field is optional.
Click “next” for the system to calculate your estimate.

MyPensionPlanner Calculation Results

This section will summarize your assumptions and calculation elements used to estimate your Pension Plan benefit:

- **Your Personal Information:** Name, date of birth, latest hire date, prior year Annual Pay and Current Retirement Plan.

- **Your Assumptions:** Last day worked and your age on your last day worked, date your benefit starts and your age when your benefit starts, anticipated Annual Pay increase percentage and beneficiary’s date of birth (if applicable) that were used to calculate your benefit estimate from the Pension Plan.

- **Your Calculation Components:** Annual Pay at projected separation date, normal retirement date, current vesting status, vesting status at projected separation date and Calc ID (a reference number assigned to each estimate you create).

- **Your Monthly Estimated Pension Plan Benefit:** Contains results from each scenario based on the assumptions and calculation information shown on this page. You can view the amount payable to you or your designated beneficiary under several benefit payment options. Each of these payment options has a tool tip to review. Details of each option are also provided in the Pension Plan Highlights provided under the “Your Pension Plan” page of this website.

- **Your Estimated Lump Sum Payment:** If you were a participant in a plan that merged into the Pension Plan, you may be eligible to receive your former plan benefit in the form of a lump sum payment. If you are eligible for a lump sum payment option, the values will automatically be displayed within your results.

- **Your Calculation Messages:** Depending on your retirement scenario results, specialized messages appear in this section.
If you would like to run different scenarios, click “Back” to return to “Your Benefit Assumptions” and enter different information to generate new estimates.

To view past scenarios you have created, click on “MyPensionPlanner Calculation History” located in the left-hand side navigation bar on this page. You will be directed to a page that summarizes your last 15 pension estimates. Click on the “Calc ID” to view each result. This feature will allow you to compare estimates as your assumptions change over time.

Your Feedback Is Important

We hope MyPensionPlanner makes your retirement planning easy and convenient. To ensure the site continues to meet your needs, please take time to complete the confidential on-line survey. Click on “Survey” in the left navigation bar.

It’s Always Open

MyPensionPlanner is available any time, day or night, 365 days per year. It’s always there for you—whether you're creating benefit estimates at different retirement dates, researching plan information or viewing frequently asked questions.

It’s Secure

Only you can access your data with your user ID and password. If you visit other websites while your browser is open in MyPensionPlanner, your personal information remains secure.

For security purposes, your website session will time-out/close after 10 minutes of inactivity. This includes time spent visiting other websites. You will have to log in again if your session closes due to inactivity.

Questions?

If you have any questions, please contact HRDirect at 1-877-473-4732 or on-line at HRDirect Contact Form.

Remember, the benefit estimates provided by MyPensionPlanner are for informational purposes only and do not represent your actual benefit from the Pension Plan when you separate from M&T bank. Your final Pension Plan benefit will be prepared using your actual data elements at the time you receive your benefit from the Pension Plan.