

4th Quarter Pension Memorandum For Verizon West Associates

The interest rates used by Verizon for West Associates with Pension Commencement Dates during the 4th quarter of 2021 are as follows:

	Monthly GATT Rate	10-Year T-Bond Rate
October	2.32%	1.00%
November	2.16%	1.00%
December	1.94%	1.25%

Sources: Verizon.com/Benefits website

Should I take the lump sum or annuity?

How does the date I elect the pension affect my lump sum value?

How do my pension election choices affect my broader retirement plan?

Check out the Verizon Pension Video on our YouTube page!

Search "Hapanowicz and Associates" on YouTube

Please call today to learn more about how to plan for your retirement and how interest rates affect your pension. Call us at (412) 261-5966.

LPL Financial and its representatives do not provide tax or legal advice. Please consult the appropriate professional regarding your specific situation.

Hapanowicz & Associates and LPL Financial are independent entities neither endorsed by nor affiliated with Verizon. CWA & IBEW members assume full responsibility for their financial decisions.

Securities offered through LPL Financial, Member FINRA/SIPC. Investment Advice offered through Hapanowicz & Associates Financial Services, Inc., a registered investment advisor and separate entity from LPL Financial.

*This should not be construed as an endorsement of a particular firm
by CWA-Local 13000/13500/Local IBEW*