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AT&T Benefits Planning Checklist

A Quick Guide to Key Decisions That Shape
Your Retirement



AT&T Benefits Planning Checklist



AT&T offers a comprehensive set of benefits, but the value comes from how those pieces work together. Especially as you transition into retirement, having a clear understanding of your benefits and how to best optimize them, will help you prepare for what comes ahead.

That's why we've created this detailed guide specifically for AT&T employees, to guide you and your family through the process. While this checklist is a helpful tool for decision-making and planning, it should not replace legal, financial, or accounting advice tailored to your specific circumstances. If you're an AT&T employee nearing retirement or perhaps you're 10 to 15 years out, but want to make sure you're on the right path, use this checklist to organize your decisions and start building a coordinated plan.

- 1. Review Your Mod 75 Retirement Eligibility**
 - Determine whether you satisfy AT&T's applicable Rule or Modified Rule of 75 provisions under your specific plan.
 - Understand how your retirement date affects eligibility for pension and retiree medical benefits.
 - Review your service history carefully, including any breaks in service that may impact your eligibility.

- 2. Evaluate Your AT&T Pension Payout Options**
 - If your plan offers a lump sum, compare it with available annuity options based on your income needs and long-term goals.
 - Understand how interest rates affect your lump sum value and timing decisions.
 - Review your specific pension plan(s) and any early retirement reductions that may apply.



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3. Coordinate Your 401(k), Healthcare, and Tax Strategy

- If you hold AT&T company stock in your 401(k), explore whether an NUA strategy may apply, since the tax treatment depends on how and when employer stock is distributed.
- Review whether you are eligible for retiree medical coverage, what it may cost, and how your coverage coordinates with Medicare.
- Plan for how pension income, 401(k) withdrawals, and Social Security will be taxed, and build a withdrawal strategy that improves tax efficiency over time.



4. Work With an Advisor Who Understands AT&T Benefits

- Partner with a fiduciary advisor who puts your interest first, and has hands-on experience with the decisions AT&T employees face.
- Build a coordinated income strategy across your pension, 401(k), Social Security timing, and personal savings that is tax-efficient and holds up under realistic conditions.
- Align your retirement timing with your benefits, tax strategy, and long-term income needs.

Ready to Build Your Plan?

The earlier you start planning around your AT&T benefits, the more flexibility you have to make them work together. A Quotient advisor can help you understand where you stand today and build a clear path toward the retirement you have worked for. Our advisors offer personalized guidance, ensuring your financial plan is tailored to your unique circumstances and adapts to your changing needs—especially as you transition out of the workplace. For a no-cost, no-obligation consultation, call (888) 895-4797 or visit <https://www.quotientwealth.com/contact>.



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