

A QUOTIENT BENEFITS GUIDE

# Shell Benefits Planning Checklist

A quick guide to key retirement decisions that shape how your Shell benefits work together.



Shell offers a comprehensive set of benefits, but the value comes from how those pieces work together. As you transition into retirement, having a clear understanding of your benefits and how to optimize them will help you prepare for what lies ahead. Use this checklist to organize your key decisions and start building a coordinated plan.

## 01 Finalize Your Shell Provident Fund and Pension Decisions

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- Determine whether your Shell pension benefit is based on 80-Point service, APF service, or both**, and review which payout options apply to your benefit. In general, APF may offer a lump sum or annuity, while the 80-Point formula is generally paid as a monthly pension.
- Review whether a Roth in-plan conversion of after-tax or other eligible SPF balances makes sense for you.** Depending on the source of the money, part of the conversion may be taxable, so this should be coordinated with your broader tax plan.
- Understand how and when your Benefit Restoration Plan (BRP) distributions are scheduled**, and plan ahead for any tax implications.

## 02 Confirm Your Separation Date and Benefits Eligibility

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- Verify that your separation date and service history satisfy Shell's pension and retiree coverage eligibility rules**, including any age and service requirements, and whether retiree medical coverage is available to your employee group.
- Review how your separation timing affects your pension value, BRP payout, and the tax treatment of distributions.**
- Confirm whether any unvested RSUs, PSUs, or other equity awards will be affected by your chosen separation date.**

## 03 Coordinate Your Equity Compensation, Healthcare, and Tax Strategy

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- Evaluate whether a **Net Unrealized Appreciation (NUA)** strategy applies to your **Shell stock**, and plan for the tax consequences of any RSU or PSU awards vesting around the time of your separation.
- Understand your retiree medical coverage options** — whether you are eligible for them, what they cost, and how Shell coverage coordinates with Medicare once you become Medicare-eligible.
- Align your Social Security claiming decision** with your pension income, SPF distributions, and personal savings to build a tax-efficient retirement income strategy.

## 04 Work With an Advisor Who Understands Shell Benefits

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- Partner with a fiduciary advisor** who puts your interests first and has hands-on experience with the decisions Shell retirees face.
- Build a coordinated income strategy** across your pension, Social Security timing, and personal savings — tax-efficient and durable under realistic conditions.
- Align your retirement timing** with your benefits, tax strategy, and long-term income needs.

READY TO BUILD YOUR PLAN?

### A no-cost, no-obligation consultation.

The earlier you start planning around your 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.



Call (888) 895-4797

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### **Quotient Wealth Partners, LLC**

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