



Southern Company Financial Document Checklist

Recent income documents:

- Current salary information along with most recent pay stub
- Recent tax statements (for the past two years)
- Recent Social Security statement (which you receive two months before your birthday)
 - If you do not have one, please go to www.ssa.gov for your most recent Social Security statement.

Monthly expenses, including:

- Mortgage or Rent
- Credit Card payments
- Other loan payments (student loans, home equity loans, etc.)

Balances or Statements from existing accounts, such as:

- 401(k) or other employer-sponsored retirement plans
- ESP - www.benefits.ml.com or available through <https://mysource.southernco.com/> tab on top
- DRIP or SIP - EQ by Equiniti
 - By Internet: www.shareowneronline.com
 - By Phone: 1-800-544-7626
 - In Writing: EQ Shareowner Services
P.O. Box 64856
St. Paul, MN 55154-0856
- Options- can also be located at www.benefits.ml.com
- Pension Projection Statement - <https://mysource.southernco.com/> (additional instructions of accessing this information on the following page)
- Bank accounts, CD's, Brokerage Accounts, and IRA's
- Life Insurance Policies – You may call your current insurance provider and request that an In-Force Illustration be e-mailed or faxed.

A list of goals and/or questions:

- Are you expecting any significant life changes, such as changing jobs, getting married or divorced, or expecting a child or grandchild?
- What are your short-term and long-term goals for your money (for example, buying a house, saving for college or retirement, taking a vacation)?
- How soon do you hope to achieve these goals?
- What questions or concerns do you have about investing your money?

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Instructions for Projecting Retirement Income

It is important for our meeting that we are able to log on and gather data for different scenarios. Please make sure you are able to log on at <http://digital.alight.com/southernco/> and access your information. We suggest that you do this a week before your meeting and if you have any trouble, please call 1.888.435.7563.

Helpful Suggestions:

- ✓ Please make sure you have your **cell phone number** listed on your "people soft" profile, this will allow you to access your account offsite through a two-step authentication method.
- ✓ To prevent any difficulties when running the projections on an offsite computer, be sure to use the preferred browser: **Google Chrome**. If you do not have Google Chrome, you may download it at Chrome.google.com.

Login to your account on the Alight website at:

<http://digital.alight.com/southernco/>

- Click on the "Retirement" tab located on the top menu bar,
- Then click the triangle (▼) to open the drop down menu titled "Pension" and select "Retirement Projections" (see Figure 1).
- Once on this page, make sure the first tab titled "Projected Income" is selected (please note: the Projected Amount displayed will be the default age of 65).
- Go to the "Assumptions" section located on the left hand side of the screen and click on "Expand All" written in bright blue to reveal all of the fields (see Figure 2), then input the following:

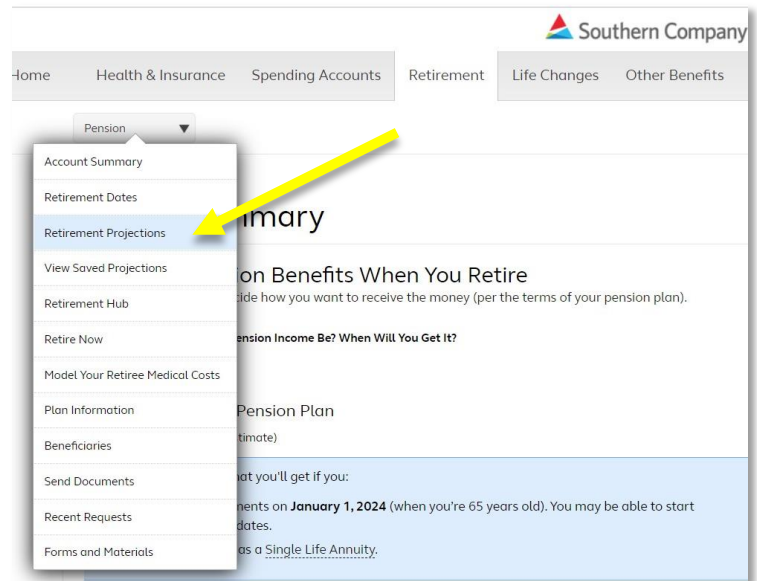


Figure 1

☒ Your Last Day of Employment

- ➔ Select the date you are considering retiring or:
- ➔ Under age, put the age that you ideally would like to retire & the ages you would like to consider.

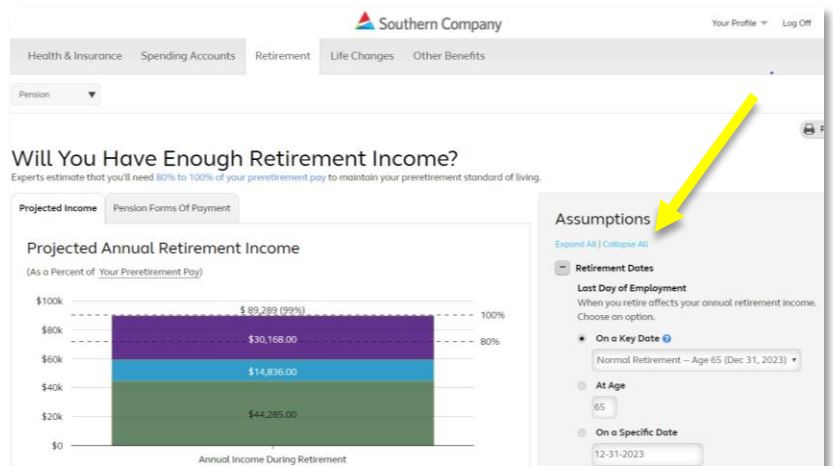


Figure 2

☒ Date You Begin Receiving Benefits

- ➔ Under key dates, select earliest commencement date to start receiving payments, unless you are planning on delaying the receipt of your pension.

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Instructions for Projecting Retirement Income (page 2)

Continue inputting the following (see Figure 4):

- ☒ Your Beneficiary's Relationship to You
- ☒ Please confirm your Beneficiaries date of birth
- ☒ Pay Growth Percent
 - ➔ We suggest utilizing a 2% increase
- ☒ Interest Rate Percent
 - ➔ Please use 5%
- ☒ ESP Before-Tax Contribution Percent
 - ➔ The system defaults to the percentage that you are currently contributing to your ESP
- ☒ ESP After-Tax Contribution Percent
 - ➔ The system defaults to the percentage (if any) that you are currently contributing to your ESP
- ☒ ESP Roth 401(k) Percent
 - ➔ The system defaults to the percentage (if any) that you are currently contributing to your ESP
- ☒ Outside Savings Balance
 - ➔ Please leave this amount at zero

Pension

Beneficiary Relationship
Spouse

Beneficiary Birth Date
10-02-1956
(mm-dd-yyyy)

Pay Growth Percent
2%

Interest Rate Percent
5%

ESP Before-Tax Contribution Percent
2%

ESP After-Tax Contribution Percent
0%

ESP Roth 401(k) Percent
1%

Figure 4

- Then hit the bright blue button "Calculate"
- Scroll back up to above the bar chart and select the tab "Pension Forms of Payment" (see Figure 5) and print this page.

Will You Have Enough Retirement Income?

Experts estimate that you'll need 80% to 100% of your preretirement pay to maintain your preretirement standard of living.

Projected Income **Pension Forms Of Payment**

Pension Forms of Payment

Southern Company Pension Plan Pension Benefit
If you want a paper copy of projected payment information, [Contact Us](#).

When you retire, you'll choose one payment option.

Single Life Annuity \$1 (monthly)
A monthly payment to you only, until you die. Beneficiary Benefit (for payments after your death) \$0.00

50% Joint and Survivor Annuity \$1 (monthly)
A monthly payment to you until you die, then Beneficiary Benefit (for payments after your death) \$1,693.91

Assumptions
Expand All | Collapse All

Retirement
Last Day of Retirement: 10-02-2020
When you retire, you'll choose one payment option.
Choose an option:
On a Ke...
Normal
At Age 65
On a Sp...
12- -2020
(mm-dd-yyyy)

Figure 5

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