

AMO Plans: Estimated Retirement Projection Statements mailed to participants

The American Maritime Officers Plans Retirement Services Department is always researching ways to improve how retirement information is provided to the AMO membership, and as a result, has developed a new consolidated statement of each participant's AMO Plans retirement benefits called the Estimated Retirement Projection Statement.

This personalized statement displays an estimate of the projected growth of each participant's benefits on a very conservative basis and over various timelines.

AMO Plans offers an array of retirement benefits, and based on each individual's participation, the Estimated Retirement Projection Statement reflects a projection for:

- AMO 401(K) Plan
- AMO Money Purchase Benefit (MPB)
- AMO Defined Contribution (DC) Plan
- AMO Pension Plan Defined Benefit

In order for the AMO Plans to maintain the most accurate records, please carefully review and verify the statement provided. In addition, please update the Plans office with any changes or missing information. Should there be any questions, please contact AMO Plans at 800-348-6515 Ext. 14.

Your participation in the 401(k) Plan is a major factor for your retirement future. There are tax advantages to saving towards your retirement in the AMO 401(k) Plan on a pre-tax basis. If you are not currently enrolled in the 401(k) Plan, but would like to participate in having additional savings for retirement, please complete and submit the AMO 401(k) enrollment form, which is [available online](#).