



## VERIZON PENSION UPDATE

**TO:** All Verizon Managers

**RE:** Year 2010 – Lump Sum Pension Rate Update

**DATE:** April 1, 2010

Verizon Monthly Interest Rates			
The interest rates for Verizon managers with a Pension Commencement Date during the following months are:			
Month	PBGC	GATT	T-Bond
March	3.00%	4.31%	3.25%
April	3.00%	4.62%	3.25%
May	3.30%	4.49%	3.50%
June	3.30%	4.60%	3.50%

The source for this information is Verizon Benefit Center.

Below are hypothetical examples which are not necessarily reflective of your pension figures. For information on your specific pension figures, give us a call.

A \$500,000 lump sum pension for a 55 year old calculated at the **4.31%** March GATT rate approximately changes as follows:

**Decreases** to \$483,319 at the **4.62%** April GATT rate  
**Decreases** to \$490,211 at the **4.49%** May GATT rate  
**Decreases** to \$484,370 at the **4.60%** June GATT rate

Figures were calculated using the GAR 94 Life Expectancy Table. Examples are for illustrative purposes only and are not representative of an actual lump sum. Your results may vary.

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- (3) Evaluating pension and 401(k) plans;
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- (5) Completing all retirement forms; and
- (6) Managing retirement dollars.

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