



Retirement Benefits

Whether you're retiring soon or later on, now's a good time to start preparing for your life after work.

What You Can Do Now

- Review the retirement information and policies on UPoint at www.yourbenefitsresources.com/cummins.
- Consider your retirement goals and when you'd like to stop working.
- Use the Projection page in www.yourbenefitsresources.com/cummins to check that your income goal is on track.
- Understand your health and other insurance options.
- Learn about taxes and income sources (including Social Security).
- Review your beneficiaries.
- Review your applicable savings plan and pension payment choices.
- Consider rolling over any of your benefit.

When You're Ready to Retire

- At least 3 months before your retirement date, notify your manager and Human Resources representative if you are still actively employed.
- Go to the [Social Security Administration website](http://www.socialsecurity.gov) to learn about Medicare and apply for benefits.
- Talk with a retirement specialist. Specialists are available at **1-800-682-8788** between 7 a.m. and 6 p.m., Central time, Monday through Friday.

Start the retirement process on UPoint at www.yourbenefitsresources.com/cummins.

For More Information



Online

Your Benefits Resources™

at www.yourbenefitsresources.com/cummins



Phone

Cummins Retirement Benefits Service Center

between 7 a.m. and 6 p.m., Central time, Monday through Friday

1-800-682-8788

Generally, you'll have a shorter wait time if you call after Tuesday.

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