

What's your RISE Score?

Get your Retirement Income Security Evaluation Score (RISE Score™) on **MillimanBenefits.com**.



The RISE Score is like a credit score for retirement. It gives you an easy-to-understand way to estimate your income security in retirement. Scores will range from 0–850. The higher your score, the more likely you are on your way to achieving a financially secure retirement.

Here's what you'll see at **MillimanBenefits.com** when you get your RISE Score.

Personal Tips

Changes that can help ensure retirement income will cover basic living expenses

Score Potential

A simple illustration of what your score means and what a better score may look like

Plug and Plan

Move sliders to see the impact changes can make

Action Steps

Do something about it — review your action plan, change investments or update saving rate

POTENTIAL SCORE RANGES

Over 750: Excellent
700–750: Very Good

650–700: Good
550–650: Fair

350–550: Needs Improvement
Less than 350: Requires Attention

Frequently Asked Questions (FAQs)

How do I get my RISE Score?

When you log in to **MillimanBenefits.com**, you'll see an initial score. If you don't see a score, you may need to provide some additional information, such as your current income. To get a more meaningful RISE Score, you'll also want to enter the following:

- Other pre-retirement income and/or other investment accounts
- Your investment approach (conservative, moderate or aggressive)
- Expected retirement income, such as a pension payment, monthly annuity and Social Security
- Projected expenses in retirement

Why does my RISE Score matter?

Your RISE Score measures how prepared you are for retirement. Developed by Milliman, this state-of-the-art retirement readiness metric is similar to a credit score. Knowing your RISE Score can help you figure out if you're on the path to a secure retirement, or if you need to make some changes. This score helps you assess how well your retirement portfolio is expected to cover basic living expenses and healthcare costs. You'll be able to see how saving and investing changes can affect expected retirement income.

How does the RISE Score work?

The RISE Score focuses on retirement security rather than just predicting whether savings will cover expenses. Using mathematical methods that take into account inflation, market returns and longevity, we compare results over all scenarios and the worst 10% of scenarios. Then, we consider how retiree behavior may impact withdrawal patterns over time. The mathematical result is expressed as a score that gives you better insight for your broader financial retirement planning.

I got my score. How do I know what it means?

You'll see a screen that says "Your score explained" that illustrates what your score means and what a better score may look like.

What if I'm not happy with my score?

Depending on your score, you may get tips on smart steps you can take to improve your results. For example, you could increase your saving rate or change your investment strategy to be more aggressive. Adjust the sliders to see how changes can impact your score.

I forgot to add some information. How do I update it?

Your information will be stored, and you can go back at any time and update it. If your RISE Score changes based on new data, you'll see that reflected.

Read. Watch. Learn.

Take advantage of the other free resources on **MillimanBenefits.com**. You'll find articles, calculators and videos to help you make the most of your plan. Learn saving basics, explore age-based checklists and use the tools to run your numbers. Click on the Financial Wellness link at the top of the page.

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