



What is a Social Security Bridge?

The Social Security Bridge is a benefit added to an eligible retiree's pension. To be eligible, you must be a participant in Portfolio I, retire from 3M between the ages of 55 and 62, and have "full points" at the time of retirement. Full Points = Age + Years of Service. For those retirees born before 1960, full points is 91. For those retirees born 1960 or later, full points is 92.

The Bridge amount is based off your High-4 Average and is added to your monthly or lump sum pension. For most 3M retirees with significant service length, the bridge payment equals \$800 per month until age 62.

Payments begin when you commence your pensions, and end when you reach age 62. Payments would also stop should you die before age 62 and are not payable to a spouse or beneficiary.

To learn more, please contact Twin Cities Retirement Group at 952-600-7555, info@TwinCitiesRetirementGroup.com, www.TwinCitiesRetirementGroup.com