How do I estimate the current present value of my pension benefit?

First, locate the amount of your Accrued Benefit on the most recent Nyhart statement you have received*. See the sample to the left to locate the amount of your accrued benefit.

Next, using the table below, locate the factor amount based on your current age.

Calculate your estimated present value using the following Equation:

- Take your monthly Accrued Benefit,
- and multiply by the number next to your age in the chart below.

Alternatively, see the 'Instructions for Accessing & Running Benefit Estimates' that follow to generate a more current monthly benefit estimate.

Age at Distribution	Deferred to 67 Factor*	Age at Distribution	Deferred to 67 Factor*	Age at Distribution	Deferred to 67 Factor*
20	5.015460	35	13.449725	51	38.783268
21	5.355835	36	14.365468	52	41.473344
22	5.719522	37	15.343760	53	44.358762
23	6.108124	38	16.388920	54	47.454721
24	6.523287	39	17.505588	55	50.778259
25	6.966764	40	18.698771	56	54.348184
26	7.440257	41	19.973841	57	58.185482
27	7.945860	42	21.336606	58	62.313840
28	8.485795	43	22.793329	59	66.759625
29	9.062456	44	24.350872	60	71.552682
30	9.678411	45	26.016644	61	76.726453
31	10.336375	46	27.798620	62	82.318646
32	11.039291	47	29.705535	63	88.662209
33	11.790256	48	31.746786	64	95.559212
34	12.592571	49	33.932619	65	103.068175
		50	36.274072	66	111.255541
				67	120.197807

So, if Pastor Jean is **47 years of age,** and has an **accrued benefit of $874** you would multiply **$874 x 29.705535 …** that gives Pastor Jean an **estimated lump sum payout of $25,962.64.**
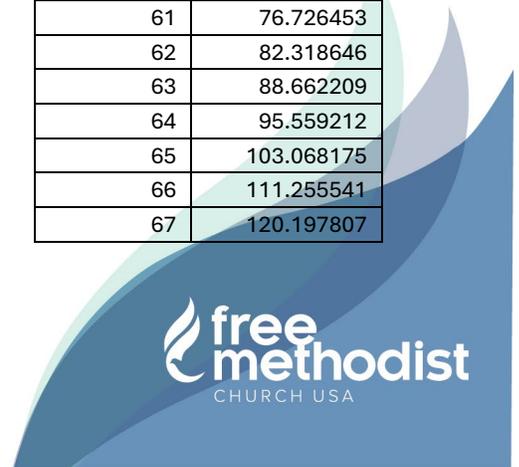
Instructions for Accessing & Running Benefit Estimates

Using your personalized username and unique password, you can use these instructions to access your pension plan portal and run benefit estimates.

Navigate to: my.nyhart.com

Enter your Username and Password and select 'Login'

1. If you have forgotten your Username or Password, follow the links. If the reset process does not work, contact HR.
2. If this is the first time you are signing in, you will need to set up the Multi-Factor Authentication (MFA) process. You'll be asked to enter your email address and phone number (if you do not have an email address, select that button and follow the instructions to receive a text message or phone call). Follow the prompts.
3. If you have already setup MFA, you'll be prompted to click how you'd like to receive your one-time code – select from 'Email me', 'Text me', and 'Call me'. Enter the one-time code to login.

Select 'Benefit Portal'
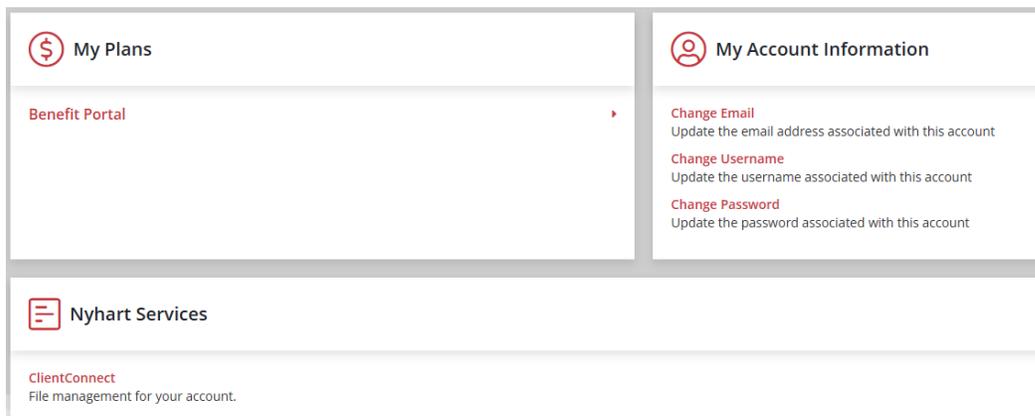
Select 'Benefit Estimate / Application' from the left part of the screen.
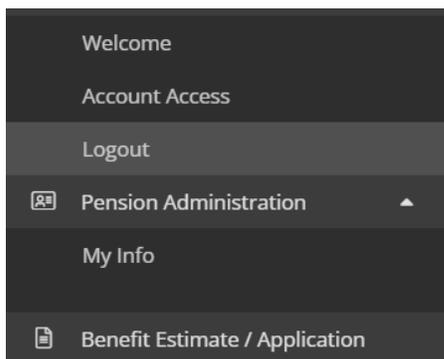
Enter the information requested, such as your expected last day of employment and when you want to begin receiving your benefit and select 'Create Benefit Estimate'. NOTE: If you are actively accruing a benefit and expect to continue working until the freeze occurs, you can use the estimated timing of the freeze for the expected last day of employment.

Run Benefit

Generate Estimate/Application

What is your expected last day of employment?

Last Day of Employment
03/16/2026

When do you want to begin receiving your benefit?

Receiving Benefits
05/01/2026

Note: The date you begin to receive benefits is used to determine age and the factors used to determine benefits payable at such date. This date must be the first of the month. If the first of the month is not used the calculator will change it to the first day of the month after the date entered.

Optional Fields

Annual Salary Increase (%)

Override Information

Beneficiary Date of Birth
09/08/1965

Beneficiary Type
Spouse

CREATE BENEFIT ESTIMATE

After waiting a few seconds, the payment options and amounts available at the date requested will be shown.

To find your monthly accrued benefit payable at your normal retirement date and to estimate a lump sum value, select 'Download Benefit Estimate'.

Your Benefits

Click the button below to download a PDF of your benefit estimate.

DOWNLOAD BENEFIT ESTIMATE

Then scroll down in the PDF to locate the 'Monthly Accrued Benefit' amount:

6. Monthly Accrued Benefit = Max [1(b) + 2(e) + 3(a), 4(c)] $704.21

Finally, multiply the displayed Monthly Accrued Benefit amount by the lump sum factor corresponding to your age at distribution (see chart in 'How do I estimate the current present value of my pension benefit?').

So, if Pastor Sam is **42 years of age**, and has an **accrued benefit of $704.21** you would multiply $**704.21 x 21.336606** ... that gives Pastor Sam an **estimated lump sum payout of $15,025.45.**