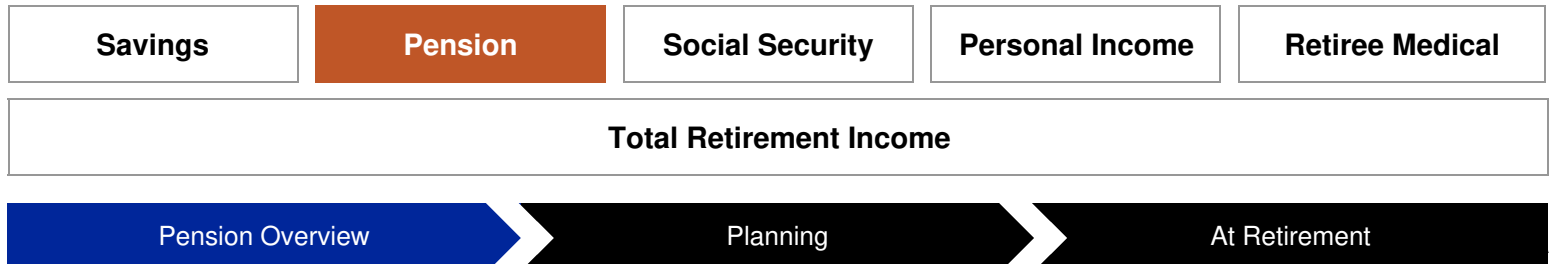


Retirement Planning

Whether you're just getting started or nearing retirement, it's important to save, invest and plan for your future retirement. Your retirement from work will shift your income from an employer-provided paycheck to your own retirement paycheck.

Understanding your estimated income from your savings and pension plans, Social Security, other personal income and retiree medical expenses helps you envision your potential total retirement income. Review the Overview, Planning and At Retirement sections for each of the areas below to help you learn more.



Pension Overview

Generally, if an employee was hired on or after July 1, 2008, they are not eligible to participate in the Northrop Grumman Pension Program. You may not have a pension from Northrop Grumman, but you or your spouse may have one from another employer. A pension can be an important source of retirement income so understanding how and when to receive your pension benefit can help prepare you as you shift from an employer-provided paycheck to your own "retirement" paycheck. The information on the following pages can help with:

- **Planning:** Explore your pension timeline and estimate your pension benefit.
- **At Retirement:** Learn how and when to collect your pension benefit.

Contact Information

For more information, call the Northrop Grumman Benefits Center at 800-894-4194 or visit **NetBenefits.**