

**Your  
Member Annual Statement  
As of December 31, 2007**

Member Information			
<b>Member Name:</b>	Joe Anybody	<b>Agency:</b>	Metro North
<b>Address:</b>	1900 Anywhere Way Anywhere, NY 99999	<b>Employee Number:</b>	MR999999
		<b>Date of Birth:</b>	
		<b>Date of Hire:</b>	01/01/1983

Beneficiary Information				

Earnings History (Best 3 out of last 10 years - Bold Print)				
<b>2007</b>	<b>\$ 155,131</b>	2002	\$ 101,647	
<b>2006</b>	<b>\$ 146,205</b>	2001	\$ 99,514	
<b>2005</b>	<b>\$ 132,167</b>	2000	\$ 108,853	
2004	\$ 118,414	1999	\$ 112,777	
2003	\$ 110,638	1998	\$ 105,435	

Service	
<b>Credited Service as of December 31, 2007</b>	24.80 years
<b>Service Buy back/ transferred service</b>	0.00 years
<b>Total Credited Service as of December 31, 2007</b>	24.80 years

Contributions and Interest	
<b>Pre-Tax Contributions as of December 31, 2007</b>	\$ 16,828.03
<b>Post-Tax Contributions as of December 31, 2007</b>	\$ 0.00
<b>Total Contributions as of December 31, 2007</b>	\$ 16,828.03
<b>Interest earned as of December 31, 2007</b>	\$ 2,114.78
<b>Total Contributions and Interest as of December 31, 2007</b>	\$ 18,942.81

<b>Benefit Estimates and Summary</b>	
<p><b>Estimated Monthly Normal Retirement Benefit at age 60:</b>  <i>Your Normal Retirement Date is the earlier of (i) age 60 (provided you have completed at least 5 years of credited service) or (ii) the fifth anniversary of the date you commenced participation in the Plan.</i></p>	\$7,654.91
<p><b>Estimated Monthly Early Retirement/ Vested Benefit at age 55:</b>  <i>You can retire prior to your Normal Retirement Date if you are 55 and have earned 10 years of credited service under the Plan. If you have completed at least 30 years of credited service, your benefit will not be reduced for early commencement.</i></p>	\$5,477.64
<p><b>Estimated Monthly Accrued Benefit as of December 31, 2007:</b>  <i>You are vested in your accrued benefit under the Plan after you complete 5 years of credited service. Even if you should terminate employment, you will be entitled to your accrued benefit on your Normal Retirement Date, when you turn 62.</i></p>	\$5,972.71
<p><b>Estimated Ordinary Death Benefits:</b></p>	

NOTE: The Benefit Estimates and Summary are for informational purposes only. The estimated monthly benefit shown assumes that your Annual Compensation remains at the level shown above and that you remain employed by MTA or an MTA affiliate until retirement. The benefit will increase as your Annual Compensation and/or your Credited Service increases. The benefits are based on the Single Life Annuity form of benefit. The information in this statement is subject to correction. In all cases, benefits are payable according to the provisions of the governing plan documents.