

[Company Name]  
[Human Resources Department]  
[Address]  
[City, State, Zip Code]

[Date]

[Employee Name]  
[Employee Address]  
[City, State, Zip Code]

**Subject: Information Regarding Early Retirement Pension Options**

Dear [Employee Name],

This letter provides information regarding your eligibility for early retirement benefits under the [Pension Plan Name]. Our records indicate that you have met the minimum age and service requirements to consider this option.

**Pension Summary:**

- **Earliest Eligibility Date:** [Date]
- **Estimated Monthly Benefit:** [Amount]
- **Reduction Factor:** [Percentage]% (Applied for retiring before the normal retirement age of [Age])

**Payment Options:**

You may choose from several payment structures, including:

- Single Life Annuity (Monthly payments for your lifetime only).
- Joint and Survivor Annuity (Monthly payments for your lifetime and a beneficiary).
- Lump-Sum Distribution (If applicable under plan rules).

**Next Steps:**

To receive a formal benefit calculation package or to schedule a meeting with a benefits counselor, please contact the HR department at [Phone Number] or [Email Address].

Please note that this letter is for informational purposes only and does not constitute a guarantee of benefits. Actual amounts will be determined upon formal application.

Sincerely,

[Name]

[Title]

[Company Name]