



## **Q: When should I start planning for my retirement?**

### **A: RIGHT NOW!**

No matter where you are in your career — just starting out, mid-career, or nearing retirement — you need to understand your retirement system plan, benefits, and options. **The earlier you begin, the better!** Here's a perfect place to start:

## **2017 MEA-MFT Pre-retirement Workshops**

- MEA-MFT members and spouses are invited, including those in the Montana Public Employees' Retirement System (**PERS**) and Teachers' Retirement System (**TRS**).
- Get easy-to-digest information on your PERS or TRS plan. Learn about the status of your guaranteed annual benefit adjustment (GABA).
- Representatives from TRS and PERS will give overviews of your retirement benefits and procedures and answer your questions.
- MEA-MFT staff will facilitate the workshops and provide a brief introduction to the MEA-MFT Retired program and NEA and AFT+ Plus Member Benefits programs.
- 1 OPI Renewal Unit available. Light snacks provided.
- **Questions?** E-mail Diane Fladmo of MEA-MFT: [dfiadmo@mea-mft.org](mailto:dfiadmo@mea-mft.org)

**Workshop schedule** - All sessions take place 4:30 – 6:30 P.M. except the Missoula session, held Friday morning at the MEA-MFT Educators' Conference. Meeting rooms to be announced.

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| • <b>October 3, 2017</b>  | <b>Great Falls, Great Falls HS, Auditorium</b>               |
| • <b>October 4, 2017</b>  | <b>Kalispell, Flathead HS, Auditorium</b>                    |
| • <b>October 10, 2017</b> | <b>Lewistown, Fergus HS, Auditorium</b>                      |
| • <b>October 11, 2017</b> | <b>Billings, Lewis &amp; Clark Middle School, Auditorium</b> |
| • <b>October 16, 2017</b> | <b>Bozeman, Chief Joseph Middle School, Orchestra</b>        |
| • <b>October 20, 2017</b> | <b>Missoula – MEA-MFT Educators Conference (TRS only)</b>    |