



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 early you begin, the better!** Here's a perfect place to start:

2015 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: dfladmo@mea-mft.org

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

- **September 29, 2015** Hamilton High School Perform Arts Center 327 Fairgrounds Rd.
- **September 30, 2015** Frenchtown High Auditorium 17620 Frenchtown Frontage Rd.
- **October 6, 2015** Beaverhead High School Auditorium 104 N Pacific St.
- **October 7, 2015** Butte High School Commons 401 S. Wyoming St.
- **October 13, 2015** Bozeman, Chief Joseph Middle School Orchestra room, 4255 Kimberwicke St.
- **October 16, 2015** Billings – MEA-MFT Educators Conference
- **December 9, 2015** Helena Middle School, Rooms 124 & 126, 1300 Billings Ave.