



**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:

## **2018 MFPE Pre-retirement Workshops**

- MFPE 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 and 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.
- MFPE staff will facilitate the workshops and provide a brief introduction to the MFPE Retired program and NEA and AFT+ Plus Member Benefits programs.
- 1 OPI Renewal Unit available.
- **Questions?** E-mail Diane Fladmo of MFPE: [dlfadmo@mfpe.org](mailto:dlfadmo@mfpe.org)

**Workshop schedule** - (All sessions take place **4:30 – 6:30 P.M.** except the Billings session, see MFPE Educator Conference for times and location.)

- **September 27, 2018**     **Havre High School Auditorium**
- **October 4, 2018**     **Helena Middle School Auditorium**
- **October 9, 2018**     **Butte High School Commons**
- **October 10, 2018**     **Corvallis High School Library**
- **October 19, 2018**     **Billings – MFPE Educator Conference**
- **November 7, 2018**     **Poplar High School Auditorium**



**Great online resources:**

PERS website: <http://mpera.mt.gov/index.shtml>

TRS website: [www.trs.mt.gov](http://www.trs.mt.gov)