



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. Light snacks provided.
- **Questions?** E-mail Diane Fladmo of MFPE: 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**



Great online resources:

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

TRS website: www.trs.mt.gov