



Q: When should I start planning for my retirement?

A: RIGHT NOW!

Nowhere you are in your career — just starting out, mid-career, or near-ing 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:

2016 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

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

- **September 28, 2016** **Missoula**, Big Sky High School, Cafeteria/Auditorium
- **October 4, 2016** **Glendive**, Dawson County High School, Cafeteria
- **October 5, 2016** **Billings**, School Board room, Lincoln Center, 415 N 30th
- **October 11, 2016** **Havre**, Havre High School, Auditorium
- **October 12, 2016** **Wolf Point**, Wolf Point High School, Auditorium, 213 6th Ave S
- **October 21, 2016** **Helena – MEA-MFT Educators Conference** (TRS only)