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mass.gov/mtrs

# Retiring in 2012?

## Please join us at *Ready for Retirement!*

### A nuts-and-bolts seminar for soon-to-be retirees

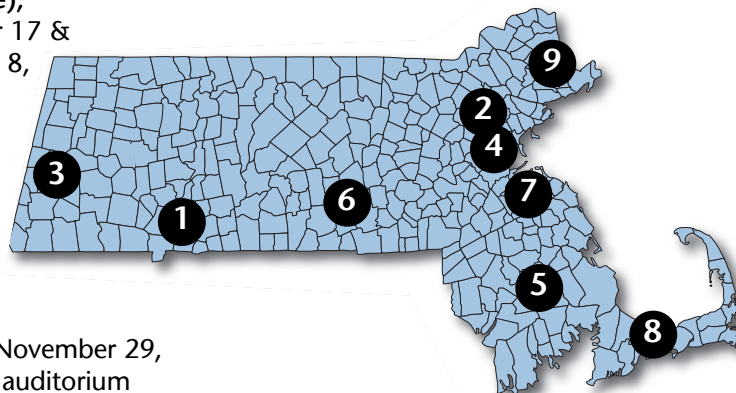
*Ready for Retirement* is our popular, how-to seminar designed for members retiring in 2012. We're reaching out to our soon-to-be retirees **before** the retirement season starts, so that when you are ready to begin the application process, you will know just what you need to do—and when.

An optional, free, two-hour program held from 4–6 p.m., this program walks you through the retirement process and covers such topics as:

- The retirement application process and the benefit calculation formula
- Timelines and service expectations
- First payment information
- Health insurance, tax and working after retirement issues
- Cost-of-living adjustments after you retire
- Recent changes to Massachusetts pension law and what they mean for you

### Choose from **9** different locations!

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| <p><b>1 WEST SPRINGFIELD</b>,<br/>Wednesday, November 9, West<br/>Springfield High School auditorium</p> <p><b>2 WOBURN</b>, Wednesday, November 9,<br/>Woburn High School auditorium</p> <p><b>3 LEE</b>, Tuesday, November 15,<br/>Lee Middle and High School<br/>auditorium</p> <p><b>4 CAMBRIDGE</b><br/>(two dates available),<br/>Thursday, November 17 &amp;<br/>Thursday, December 8,<br/>MTRS main office</p> <p><b>5 MIDDLEBOROUGH</b>,<br/>Tuesday,<br/>November 22,<br/>Middleborough<br/>High School<br/>auditorium</p> <p><b>6 AUBURN</b>, Tuesday, November 29,<br/>Auburn High School auditorium</p> | <p><b>7 WEYMOUTH</b>, Tuesday,<br/>November 29, Weymouth High<br/>School auditorium</p> <p><b>8 HYANNIS</b>, Thursday, December 1,<br/>Barnstable High School Knight<br/>Auditorium</p> <p><b>9 IPSWICH</b>, Tuesday, December 6,<br/>Ipswich High School auditorium</p> |
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*To attend, simply register online at [mass.gov/mtrs](http://mass.gov/mtrs) at least a week before the program you wish to attend!*

