

Questions about your retirement benefits?

*Come to one—or both—
of our popular seminar presentations!*

The Next Chapter

An all-day, comprehensive retirement planning program, *The Next Chapter* is designed for MTRS members who are planning to retire in the next 5 to 15 years, but is open to all interested members.

The program features expert speakers who address many retirement issues, including financial and estate planning, Social Security and Medicare, your MTRS benefits—and more!

Marlborough Best Western Hotel Saturday, May 14, 9 a.m.–4:30 p.m.

*Doors open at 8 a.m. for
continental breakfast and registration*

*Registration fee of \$35 per person
includes continental breakfast, lunch
and refreshments*

Space is limited, and registration is available on a first-come, first-served basis

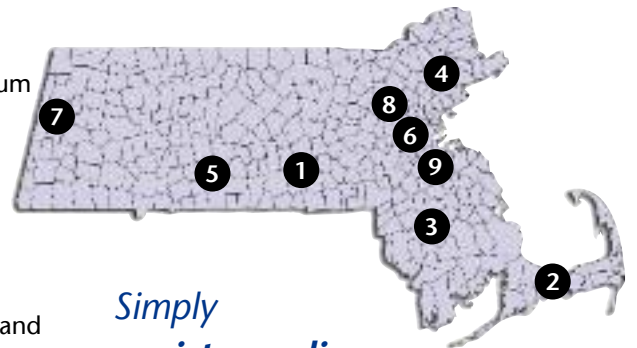
**To attend, register online at
mass.gov/mtrs by Tuesday, May 10**

Your MTRS Benefits

Your MTRS Benefits is an optional, free, two-hour (4–6 p.m.) informal retirement program for any member who wants more information about MTRS retirement benefits—whether you are a new member, mid-career educator or soon-to-be retiree. At *Your MTRS Benefits*, you will learn about:

- your benefits under the MTRS plan;
- purchasing creditable service;
- estimating your benefits under the regular and RetirementPlus formulas;
- various issues you need to consider in retirement, including health insurance coverage, taxation of your retirement benefit, the rules on working after retirement and Social Security.

- 1 **Auburn**, Tuesday, May 3, Auburn High School auditorium
- 2 **Barnstable**, Tuesday, May 3, Barnstable High School, Knight Auditorium
- 3 **Raynham**, Thursday, May 5, Raynham Middle School auditorium
- 4 **Ipswich**, Wednesday, May 11, Ipswich High School auditorium
- 5 **Springfield**, Wednesday, May 11, Van Sickle Middle School auditorium
- 6 **Cambridge**, Thursdays, May 12 and May 26, MTRS Cambridge Office, Presentation Room
- 7 **Pittsfield**, Thursday, May 12, Taconic High School auditorium
- 8 **Woburn**, Thursday, May 19, Woburn High School auditorium
- 9 **Weymouth**, Wednesday, May 25, Weymouth High School auditorium



*Simply
register online
at mass.gov/mtrs for the
program you wish to attend!*

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mass.gov/mtrs

MTRS

MASSACHUSETTS TEACHERS'
RETIREMENT SYSTEM

