



**A retirement planning seminar series
exclusively for Massachusetts State Employees!**

Join us for our next retirement seminar with presentations by the *Massachusetts State Retirement Board*, the *Massachusetts Deferred Compensation SMART Plan*, and the *Social Security Administration*.

The next seminar is in your region!

Wednesday, Oct. 24th
Noon-2:00 pm
WESTFIELD STATE UNIVERSITY
Scanlon Banquet Hall
577 Western Ave., Westfield, MA 01085

Attendees should park in the SOUTH PARKING LOT. Thank you

In this seminar, you will learn about:

- Your *MSERS pension benefit* such as: membership and creditable service, retirement options, survivor benefits, how to calculate your benefits and much more;
- The *Massachusetts Deferred Compensation SMART Plan* optional benefit and how it can help you reach your retirement goals, and
- An overview of potential *Social Security* benefits! **Note:** Since Social Security benefits are calculated using your earnings history, it is important for you to regularly review your earnings record. Therefore, you may get more out of this seminar if you have your earnings statement with you. The Social Security Administration recommends that you visit their website at www.socialsecurity.gov/myaccount to create your own *my Social Security* account. If eligible, it will provide you with your earnings statement and benefit estimates. Please print this information and bring it to the seminar.

● **Space is Limited, Register Today!** ●

Register Online at:

www.mass.gov/treasury/smartretirement

If you have questions, please send via e-mail to MSRBCommunications@tre.state.ma.us