

How well informed are you about your retirement?

It might be time to get some clarifications!

Whether retirement is 15 or 20 years in your future, 5-years from now or sometime over the next 6-months, your MTA membership provides access to free, face-to-face and phone retirement consultations.

Why should I consider signing up for a retirement consultation?

To secure answers to questions about retirement as they relate to your specific situation.

For example:

- *Given my age and my service, when is the best time for me to retire?*
- *I've heard that members may be able to "buy back" service. Might I have a buy back opportunity?*
- *I'm involved with the Section-60 option for transfer into the MSERS? Where I am in this process, and what are my next steps?*
- *Why take option "C" instead of Option "A" or "B"?*
- *How, if at all, will my Social Security benefit be affected by my State retirement?*
- *Where will I stand with health insurance in retirement? Will I be going into Medicare?*
- *As I move toward retirement, what, if any options, exists for me to enhance my retirement benefit?*

On a 10-month basis (SEP thru JUN) 40-minute **face to face** consultations for Higher Ed members are offered monthly at the **MTA/MCCC office in Worcester** at 27 Mechanic Street and at **MTA Headquarters in North Quincy** at 2 Heritage Drive. The Quincy location is less than ½-mile from the MBTA N. Quincy (Red Line) station and there is free parking.

For Higher Ed members in the Pioneer Valley and west, **phone consultations** may be arranged.

Chapter leaders on any campus may request an **onsite presentation and/or series of consultations**. If there is adequate demand, a consultant will come to the campus.

For further information, please contact, Ed McCourt, Retirement Consultant for Higher Ed at emccourt@massteacher.org or 781-325-2553 (mobile). Please include your campus affiliation and your email and phone contacts.