

Teamsters and Participating Employers of Ontario Pension Plan (the "Plan")

**** PRE-RETIREMENT SEMINAR ****

The Board of Trustees of the Teamsters and Participating Employers of Ontario Pension Plan wishes to provide a **FREE** Retirement Seminar to interested active Plan members who are over age 60.

Each session would be presented by an independent advisor and would be open to 20-25 couples per session (i.e. members and their spouses).

The Retirement Seminar would cover such topics as:

- Trust Fund Operations
- Retirement Concerns
- Planning Retirement Lifestyle
 - needs and activities
 - personal resources
- Members Pension Plan and Options Available
- Registered Retirement Saving Plan
- Tax Free Saving Account
- Annuities
- Registered Retirement Income Funds
- Investment Objectives
- Reverse Mortgages
- Inflation
- Budgeting
- Housing
- Wills
- Health & Nutrition
 - lifestyle preventive medicine
- Time Application
 - need for planning
 - keeping busy in retirement
 - opportunities for retirees
- Retirement Check List

Also, a number of workshops are conducted throughout the day on many of the subjects.

Take Aways

A number of booklets from the Government and Private sources are supplied for each participant. There is also a workshop booklet provided from which all workshops are conducted.

A 200-page manual is also given to each couple participating in the seminar. This manual is typically custom tailored for each client and to the best of our knowledge is the only manual of its kind available for Trust Fund members.

The seminar would last a full day (9 a.m. – 5 p.m.) with lunch and coffee breaks provided.

The date(s) of the seminars are yet to be confirmed pending member interest (though are expected to be conducted early December on a Saturday).

If you are interested, please contact the Union office to let them know you are interested and provide your name and spouse's name (if applicable) and contact information (address/email/phone number)

Please contact Janet at the Union's Stoney Creek office no later than September 28th, 2018 to express your interest in this valuable education seminar.

Contact persons details:

Name: Janet (Local 879's Stoney Creek Office)

Phone: 1-800-528-8879 or 905-547-3231

Email: janet@teamsters879.ca (please include "Pre-Retirement Seminar" in the subject line)

Once dates/locations are finalized, you will be contacted again to finalize your participation.

Respectfully yours,

**THE TRUSTEES OF THE TEAMSTERS AND PARTICIPATING EMPLOYERS
OF ONTARIO PENSION PLAN**

B. Asselstine P. Burgess D. Coleman R. Graham J. McCann B. Miles B. Neill Z. Swiercz