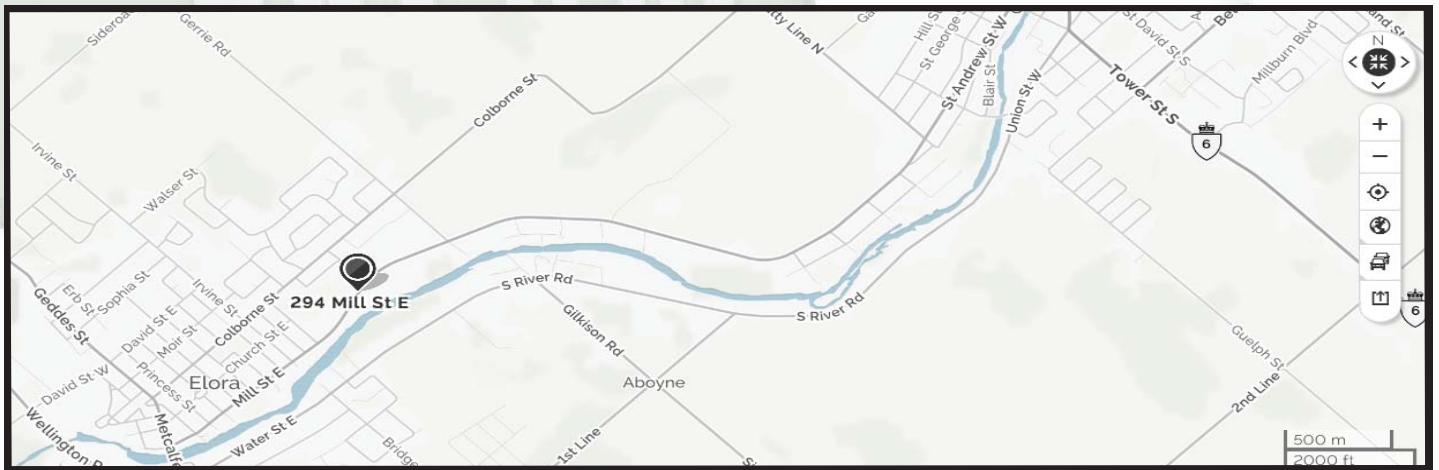


OTPP Planning Workshop

OSSTF District 18 Upper Grand

Thursday November 15th, 2018 5:00-7:00 pm
OSSTF District 18 Office
294 Mill St E, Elora, ON Unit 109



In your last 5 years? What questions should you be asking?

1. How do I plan for retirement?
2. Lifestyle changes: How do I make the transition from a worker to a retiree?
How will I spend my time? Where?
3. What will my retirement income be?
4. Will it be enough?
5. What current expenses (mortgage, debt repayment, children's education, taxes) will stop/ decrease in retirement?
6. What expenses (activities, hobbies, health insurance) will start/increase in retirement?
7. What happens to my pension at 65?
8. How much will my spouse, beneficiary or estate get if I die?
9. Is my pension protected against inflation?
10. How do I get extended health care coverage after retirement?
11. Can I take CPP pension early? What's the story on the OAS?
12. After I do all this planning how do I go about retiring?

Light supper provided (please provide any dietary restrictions)

RSVP required by Thursday November 1st, 2018

register on-line @ www.d18teachers.ca