



# CARPENTERS TRUSTS

of Western Washington

Health and Security   Retirement   Vacation   Industry Fund

## Carpenters Retirement Planning Seminar

Saturday July 16, 2016

9:00 AM – 11:00 AM

Central and Eastern Washington/Northern Idaho  
Carpenters Local 59

Red Lion Inn, Chelan Room  
1225 N Wenatchee Avenue  
Wenatchee, WA 98801

A retirement planning seminar will be provided to members age 52 and older through Carpenters Local 59 on Saturday July 16, 2016 from 9:00 a.m. – 11:00 a.m. Spouses are welcome. Refreshments will be provided. The retirement planning seminar will focus on the following topics:

- How best to establish a post-retirement household budget.
- Your projected monthly benefit from the Carpenters Retirement Plan. The funding status of this plan will also be discussed.
- Your projected benefit from the Carpenters Individual Account Pension Plan.
- The investment strategy and performance of the two pension plans.
- Post-retirement service under the Carpenters Retirement Plan. What's allowed, what's not allowed, and the 480 hour rule.
- Transitioning from dollar bank eligibility to Retiree Coverage. How to regain dollar bank eligibility under the Carpenters Retirement Plan's 480 hour rule.
- Maximizing your Retiree Health Reimbursement Account.
- Possible changes in Social Security and Medicare benefits.

If you are age 52 or older and not currently retired, you will automatically receive an invitation in the mail during the last week of June. Please return the accompanying form to Carpenters Trusts. A package of personal information will be generated and provided to you at the seminar. If you do not receive an invitation, you're welcome to attend. Please contact Retirement Services at Carpenters Trusts for details: (800) 552-0635.

*We look forward to seeing you on July 16!*

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