



CARPENTERS TRUSTS

of Western Washington

Health and Security Retirement Vacation Industry Fund

Carpenters Retirement Planning Seminar

Saturday January 21, 2017

9:00 AM – 11:00 AM

South Puget Sound Carpenters Local 129

1222 Carpenter Road SE, Suite A-1
Lacey, WA 98503

A retirement planning seminar will be provided to members age 53 and older through Carpenters Local 129 on Saturday January 21, 2017 from 9:00 a.m. – 11:00 a.m. Spouses are welcome. Refreshments will be provided.

The preretirement planning seminar will focus on the following topics:

- How best to establish a post-retirement household budget.
- Income options under the Carpenters Retirement Plan.
- January 1, 2017 changes to the Carpenters Retirement Plan.
- Your projected benefit from the Carpenters Individual Account Pension Plan.
- The investment 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 COBRA Coverage and/or Retiree Coverage.
- Maximizing your Retiree Health Reimbursement Account.

If you are age 53 or older and not currently retired, you will automatically receive an invitation in the mail during the first week of January. Please return your 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 January 21!