



Retire!



R#@%*e!





Preparing for YOUR Retirement

- Presenters from Local 8047R
 - Carola Pfortner (243 Retiree)
 - Bill Franks (4848 Retiree)
 - Roger Springman (3732 Retiree)
 - Mike Lussenden (243 Retiree)



Topics

Goal

Retirement Decisions: Income

Retirement Decisions: Healthcare

Q & A



Local 8047R
wants to assist you to prepare
to make the retirement
decisions that work best for
YOU!



Retirement Decision: ETF Income

ETF: Preparing to retire ([web link ETF](#))

- Initial Estimate/ Annual Requests
- Benefits Specialist
- ETF Sessions
 - In-person
 - Group
 - Online sessions
- Calculators
- Beneficiary Designation/Change

Scan for ETF page:



SCAN ME



Retirement Decision: ETF Income

ETF: Key Concepts:

- Floor
- Core/Variable
- 1-Time Transfer



Scan for ETF page:



[\(web link ETF\)](#)



SOCIAL SECURITY FULL RETIREMENT AGE

If you were born in:	Your Full Retirement Age is:
1943-1954	66
1955	66 & 2 months
1956	66 & 4 months
1957	66 & 6 months
1958	66 & 8 months
1959	66 & 10 months
1960 & later	67

You must retire at Full Retirement Age to receive your standard Social Security benefit. Full retirement age varies by birth year. Your FRA also affects how much you can earn from work without temporarily forfeiting part of your Social Security benefit.

The Money Fool

Retirement Decision: Social Security Income

Social Security Specialist

- In-Person
- Online

Making the decision: Additional Supports

- [ADRC](#): Aging and Disability Resource Center
- [BOALTC](#): Board on Aging and Long Term Care

Retirement Advocacy

- [Center for American Progress](#)
- POWRS: **Protect Our Wisconsin Retirement Security**
- [WIARA](#): **Wisconsin Alliance for Retired Americans**
- [WCOA](#): **The Wisconsin Coalition of Annuitants**
- [AARP](#): **Wisconsin Affiliate**



UNDERSTANDING

Medicare



Retirement Decision: Healthcare

Making the decision: Options

- Medicare Part A
- Medicare Part B
- Medicare Part C
 - Supplement (Medigap)
 - Medicare Advantage
- Medicare Part D

Annual Enrollment

- Medicare Part C
- Medicare Part D



State Worker Units

- Employee Handbook
- Group Insurance Board
- Sick leave Payout

UNDERSTANDING

Medicare



K-12, Technical College, & Higher Education Units

- Employee Handbook
can vary by unit.



Questions?



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