

# MARSP RETIREMENT PLANNING SERVICES

## Presents the New and Improved Retirement Planning Seminar

*"Make the Rest of Your Life the Best of Your Life"*  
(with early and ongoing retirement planning)

MARSP has recently acquired the services of several retirement planning specialists who comprise MARSP Retirement Planning Services. Key presenters are:

*Josh Fytczyk and Paul Senft*

*Gary Lucas*

*Kris Kirkpatrick*

Josh, Paul and Gary are representatives with MARSP Retirement Planning Services. They specialize in retirement planning for public school employees and are experts in MPERS benefits. Their presentation will help you understand the many decisions at the time of retirement, and how to properly plan for them.

Kris is a MARSP retiree member and volunteer, who will provide valuable insight into the retirement and health insurance experiences.

This seminar will cover:

- **Health Insurance** coverage after retirement – which is very different from what you have as an active employee
- **Purchasing service credit**
- **Pension Options** including the **Equated** option
- **Retirement Planning** and how you can maximize your MPERS pension
- **Rights as a MPERS retiree** and who best **Represents** them
- **Any questions** you may have about retirement

When: Thursday, November 5, 2009 at 4:00 p.m. & 6:00 p.m.

Where: Kalamazoo KRESA, Wile Auditorium, 1819 E Milham Rd

Cost: **FREE**

To be sure there are adequate handouts, **PLEASE RSVP** to Tom Zahrt at [tzahrt@portageps.org](mailto:tzahrt@portageps.org) no later than October 29, 2009.

*This Seminar is a Service of:*

*Michigan Association of Retired School Personnel (MARSP) Retirement Planning Services*

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