

## Pre-retirement Workshop Outline

I. General Strategies – do not act precipitously, 3 months minimum needed

- A. Maximizing pension under PERS, TRS and TIAA-CREF – buy service credit, maximize work, teach summer school, etc.
- B. Understanding tax consequences

II. Exploring Social Security options.

III. Negotiating retirement and post-retirement agreements, Emeritus status

IV. Exploring phased retirement options.

V. Handling termination pay. TRS: Non Revocable Election; PERS and TIAA-CREF:VEBA

VI. Starting the process and the paperwork: Estimate of Benefits, annuities, one life-two lives

VII. Maximizing post-retirement benefits.

VIII. Health Care after retirement: pre-65 yrs. Medicare eligible

IX. Medicare Parts A and B, No D, URx, MAPP

X. Staying involved after retirement: ARF

XI. Questions

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