



# CARPENTERS TRUSTS

of Western Washington

Health and Security   Retirement   Vacation   Industry Fund

## Carpenters Preretirement Planning Seminar

**Saturday January 18, 2014**

**9:00 AM – 11:30 AM**

**South Puget Sound Carpenters Local 129**

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

A preretirement planning seminar will be provided to members age 50 and older through Carpenters Local 129 on Saturday January 18, 2014 from 9:00 a.m. – 11:30 a.m. Spouses are welcome. Refreshments will be provided.

The preretirement planning seminar will focus on the following topics:

- Current and post-retirement living expenses.
- Your projected monthly benefit from the Carpenters Retirement Plan. The funding status of the Carpenters Retirement Plan will also be discussed.
- Your projected benefit from the Carpenters Individual Account Pension Plan. The investment performance of the Carpenters Individual Account Pension Plan will also be discussed.
- New 401(k) contributions to the Carpenters Individual Account Pension Plan.
- Post-retirement service. What's allowed, what's not allowed, and the 480 hour rule.
- Transitioning from the Employee Health Plan to the Retiree Health Plan. How to regain dollar bank eligibility under the 480 hour rule.
- Maximizing your Retiree Health Reimbursement Account.
- Possible changes in Social Security and Medicare benefits.

If you are age 45 or older and not currently retired, you will automatically receive an invitation in the mail during the first week of January. 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 Participant Services at the Trust Office in Seattle for details.

*We look forward to seeing you on January 18!*