



# CARPENTERS TRUSTS

of Western Washington

Health and Security   Retirement   Vacation   Industry Fund

## Carpenters Preretirement Planning Seminar

Saturday March 29, 2014

9:00 AM – 11:30 AM

### Central Puget Sound Carpenters

231 Burnett Avenue N

Renton, WA 98057

A preretirement planning seminar will be provided to members age 52 and older through Carpenters Local 30 on Saturday March 29, 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:

- How best to establish a post-retirement household budget.
- Your projected monthly benefit from the Carpenters Retirement Plan. The funding status of this plan will also be discussed.
- Your projected benefit from the Carpenters Individual Account Pension Plan. 401(k) contributions to this plan will also be discussed.
- 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 the Employee Health Plan to the Retiree Health Plan. How to regain dollar bank eligibility under the Carpenters Retirement Plan's 480 hour rule.
- Maximizing your Retiree Health Reimbursement Account.
- Possible changes in Social Security and Medicare benefits.

If you are age 52 or older and not currently retired, you will automatically receive an invitation in the mail during the first week of March. Please return that form to Carpenters Trusts in Seattle. 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 Carpenters Trusts for details.

*We look forward to seeing you on March 29!*