



CARPENTERS TRUSTS

of Western Washington

Health and Security Retirement Vacation Industry Fund

Carpenters Preretirement Planning Seminar

Saturday May 17, 2014

9:00 AM – 11:30 AM

North Puget Sound Carpenters Local 70

North Puget Sound Carpenters Training Center

401 E Hickox Road

Mt Vernon, WA 98273

A preretirement planning seminar will be provided to members age 53 and older through Carpenters Local 70 on Saturday May 17, 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 use of your Retiree Health Reimbursement Account.
- Possible changes in Social Security and Medicare benefits.

If you are age 53 or older and not currently retired, you will automatically receive an invitation in the mail in late April. 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 May 17!