

READY. SET. RETIRE!

ORP PRE-RETIREMENT SEMINAR

Are you in the ORP and thinking of retiring in the next 5 years?

If the answer is “Yes”, don’t miss this opportunity! Targeted to members of the Optional Retirement Program (ORP) who are within five years of retirement (or those who just want general understanding of the ORP retirement process), this half-day session provides valuable information to prepare you for retirement.

What you will learn from this valuable seminar:

- **Key steps** in the retirement process
- **Health insurance** options for you and your dependents into retirement
- **Social Security** and Medicare benefits, presented by staff of the Social Security Administration.
- **Distribution and payment options** from your ORP through TIAA-CREF or Fidelity.
- **Supplemental Retirement** Maximums, IRS rules, and distribution information.
- Key information on other benefits



Join Us!

**Tuesday April 28th, 2015
9:00 am – 12:30 pm
University Center, Room 312**

**Register Online*:
<http://my.umbc.edu/events/31834>**

This seminar fills up quick....
Please register early!
*Open to Exempt Staff & Faculty who are members of the ORP.

Hosted by:
UMBC Human Resources
[Http://hr.umbc.edu](http://hr.umbc.edu)

PLAN. PREPARE. RETIRE.