



and **New Jersey
Division of Pensions
and Benefits**

offer **retirement
assistance**

Have you started to think about retirement?

Do you want to know a little more about the pension system you are enrolled in?

If you are enrolled in the Public Employees' Retirement System (PERS) or the Teachers' Pension and Annuity Fund (TPAF), it is never too early to start learning about the benefits you are entitled to when you retire.

NJEA and the New Jersey Division of Pensions and Benefits both provide many opportunities to help members with their retirement planning.



1. Retirement workshop

Workshops explore general aspects of retirement.

Participants will learn about:

- Pension formulas and options, post-retirement medical benefits, purchasing service credit, pension loans, group life insurance, and taxation of pension benefits

Retirement workshops are recommended for all members, particularly those considering retirement in the next five years.

➔ **NJEA:** XYZs of Retirement workshops are held after school in a large group format. Individual pension numbers are not discussed during this workshop.

To find an XYZs of Retirement workshop near you, contact your county or local education association.

➔ **NJ Division of Pensions:** Workshops are held during the day in a large group format. Individual pension numbers are discussed during this workshop.

Members can visit:

<http://bit.ly/dopworkshop> to find a workshop.

2. Online pension webinar

Webinars are recommended for members who have attended a retirement workshop and will likely retire in the next five years. Individual pension numbers are discussed during webinars.

➔ **NJEA:** Webinars are held after school in a small group format.

To register for an NJEA online pension webinar, go to www.njea.org/pensionwebinars.

➔ **NJ Division of Pensions:** Webinars are held during the day in a group format.

Members can visit:

<http://bit.ly/dopwebinar> to register.

3. Individual retirement consultation

➔ **NJEA:** Consultations are recommended for members who are within 18 months of retirement and have already attended a retirement workshop and/or pension webinar.

The member will review their retirement options one last time before they file their application.

These consultations are approximately 30 minutes and are scheduled during the day at a local NJEA UniServ office.

To make an appointment, contact your local UniServ office.

There is a limit of one individual consultation every 18 months.

➔ **NJ Division of Pensions:** Consultations are given by the NJ Division of Pensions staff in Trenton.

Members usually seek these consultations when they have pension account discrepancies, complex purchase problems, issues with post-retirement medical benefits, or want a pension consultation from the state.

These consultations are scheduled during the day.

Members can visit <http://bit.ly/dopconsultation> to schedule an appointment.