



RETIREMENT PLANNING SEMINARS

Protecting the pensions and enhancing the quality of life for all OMERS retirees.

The decision to retire is both exciting and frightening. MROO's **Retirement Planning Seminars** will help your employees who are within five years of retirement successfully plan for the next stage of their lives.

Nearly 10,000 OMERS members now retire every year. That number isn't expected to decrease anytime soon, given the large number of active members in the baby-boom age group. But will they be ready? Do they have questions they need answered in order to be prepared?

The average male OMERS pensioner lives more than 20 years after retirement, and the average female 25. That's a long time. Helping to prepare your employees for retirement is part of the continuing support you've offered them throughout their career. Planning for retirement is just the next step.

MROO partners with OMERS employers to offer retirement planning seminars. We deal not only with employees' financial readiness but also with the social, emotional, and health aspects of retirement.

WHY MROO'S RETIREMENT PLANNING SEMINARS?

- MROO understands OMERS pensioners. Our professional seminar leaders and the MROO Board are all OMERS pensioners
- MROO, a non-profit corporation established in 1977, is the only organization that speaks on behalf of all OMERS pensioners
- Our seminars *typically* feature a panel of OMERS retirees who share their experiences
- We have presented over 200 seminars to nearly 4,000 local government employees, hosted by more than 50 employers, all to enthusiastic reviews

WHAT YOU NEED TO KNOW

- We look for a minimum of 15 and a maximum of 25 employees at each seminar
- Smaller employers may partner with others to ensure adequate registration
- Our retirement guide is included
- The "price of admission" is simply the \$25 LIFETIME MROO membership fee for each employee attending the seminar (i.e., each employee will become a lifetime member of MROO)
- Spouses/partners attend free of charge

Website: mroo.org • Email: info@mroo.org • Toll-Free: 1-800-595-4497

MEET YOUR SEMINAR LEADERS

Joanne Sutton

Joanne retired recently as the Pension guru in Bruce County. In addition to her deep familiarity with pension matters, she knows the questions that employees have as they ponder retirement, and she has a wealth of examples to help them clarify their thinking.

Linda Alcock

During a long HR career in the electrical distributor sector with Toronto Hydro and Enersource (Mississauga), Linda has spoken to hundreds of employees about retirement, pensions and benefits. Her enthusiastic style helps to facilitate group discussion and impart important insights to those nearing retirement.

Lou Vertoli

Based on a career with OMERS (and several years with the CRA), Lou brings a unique expertise in pensions and retirement income, years of experience speaking to near-retirement employees, and a cheerful sense of humour to facilitating group discussion.

SEMINAR FORMATS

Full-day

The large majority of our retirement planning seminars are full-day learning events, including OMERS staff and everything your employees need to consider as they ramp up for retirement. We recommend this format.

Half-day

MROO also offers a half-day seminar format. The most significant difference from the standard all-day MROO seminar is the absence of an OMERS speaker. A half-day alternative may be the right option if:

- OMERS staff have recently visited the workplace to talk to your employees
- You are inviting OMERS separately to talk to employees of all ages, not just those nearing retirement
- You want to divide employees into two groups for operational reasons

Other seminar formats (such as a lunch-hour series on successive weeks) can be considered. Give us a call.

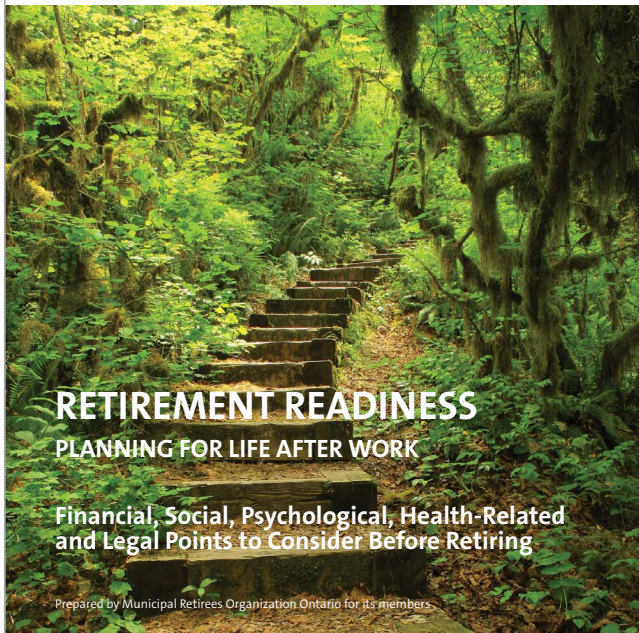
WHAT'S COVERED?

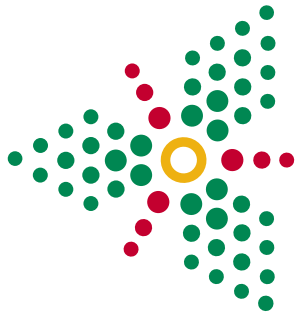
- Factors to consider and questions to ask when preparing for retirement
- Estimating retirement income – OMERS, CPP, OAS, part-time work, savings, etc.
- Financial planning – how to budget to live well in retirement
- Health insurance - will you need it?
- What to do with all that free time: keeping the mind alive and the spirits up
- Determining realistic retirement goals
- Retirees Look Back: a panel of OMERS retirees reflects on the social impact of retirement, including what they know now and what they wish they had known then!
- Retirement readiness: questions and discussion
- Understanding the OMERS pension: OMERS staff present and answer questions relevant to employees nearing retirement
- The MROO Retirement Planning Guide: full of resources and information



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AGENDA (Template)

Are You Ready to Retire?

2.5 hours Interactive session

MROO Facilitator

- What factors would cause you to consider retirement?
- What worries you about retirement?
- What do you look forward to?
- Your sources of income in retirement: OMERS, CPP, OAS, other
- Budgeting: how to live with what you will have
- A note about wills and powers of attorney
- How will you spend your time when you retire?
- Getting ready for 24/7 with your spouse
- When to retire

What does MROO do for you and its 24,000 members?

MROO rep - 0.25 hrs

Health Insurance in Retirement

Victor Insurance – 0.75 hours

- Will you need it?
- What to look for when buying it

Retiree Panel (separate panel for each session)

0.5 hours

3 OMERS pensioners reflect on their experience

- How did they make the decision to retire?
- What worked out the way they thought it would?
- What didn't?
- What do they do with their time?

FOR THE FULL-DAY SEMINAR AGENDA, ADD...

What you need to know about your OMERS pension

OMERS staff – 1.5 hrs

Lunch

0.75 hours

TYPICAL SEMINAR TIMING

Full-day seminar - 9 AM – 3:30 PM

Half-day seminar - 8:30 AM - 12:30 PM OR 12:30 PM - 4:30 PM

Thanks to the hosts of MROO's retirement planning seminars to date!

Bracebridge	King	Richmond Hill
Bradford West Gwillimbury	Lambton County	Rideau Lakes
Brant County Health Unit	Lanark County	St. Catharines
Bruce County	United Counties of Leeds and Grenville	St. Thomas
Central Elgin	Markham	Saugeen Shores
Centre Wellington	Minto	Scugog
Champlain Township	District Municipality of Muskoka	Seneca College
Clarington	Newmarket	Smiths Falls
Cochrane	Northumberland County	Springwater
Dufferin County	Orangeville	United Counties of Stormont, Dundas and Glengarry
Elliot Lake	Oro-Medonte	Sudbury Police Service
County of Essex	Oshawa	Temiskaming Shores
Georgina	Oshawa Power and Utilities Corporation	Timmins
Gravenhurst	Parry Sound	Wasaga Beach
Greater Napanee	Pembroke	City of Waterloo
Hamilton Township	Town of Perth	Wellington County
Kapuskasing	Peterborough County	Whitby
Kawartha Lakes	Peterborough	Regional Municipality of York
Kincardine	Porcupine Health Unit	

ABOUT MUNICIPAL RETIREES ORGANIZATION ONTARIO

Municipal Retirees Organization of Ontario (MROO) was created as a not-for-profit corporation in 1977. We speak on behalf of all Ontario Municipal Employees Retirement System (OMERS) pensioners and provide services to 24,000 members. MROO is the largest OMERS retiree organization and the only one with membership open to retirees from all walks of local government life – former union, non-union and management employees of municipalities, police services, fire services, libraries, school boards, health units, electricity distributors, children`s aid societies, and other employers in the OMERS pension plan. We are an independent, non-partisan organization formed to voice the interests of all OMERS retirees to OMERS and governments of all levels, represent our membership in legislative matters that affect retirees, and provide services that benefit our members. In addition to advocacy in favour of the OMERS pension plan and retirement income adequacy, MROO offers members health, dental, travel, home, and auto insurance coverage; scholarships for members' relatives; and ongoing communication on retirement issues. For more information and to join MROO, please visit www.mroo.org