

## THANKS TO THE HOSTS OF MROO'S RETIREMENT PLANNING SEMINARS TO DATE, INCLUDING THE FOLLOWING:

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

### About Municipal Retirees Organization Ontario

Municipal Retirees Organization of Ontario (MROO) was created as a not-for-profit in 1977. We speak on behalf of our OMERS pensioners and provide services to 32,000+ members. MROO is the largest OMERS retiree organization and the only one with membership open to retirees from all walks of local government life. We are an independent, non-partisan organization formed to protect the interests of all OMERS retirees. MROO provides ongoing communication on retirement and seniors' issues. MROO also offers members health, dental, travel, home, and car insurance coverage.



### OUR MISSION

MROO protects pensions and enhances the retirement experience for OMERS retirees.

Nearly 11,000 OMERS members retire every year. That number isn't expected to decrease anytime soon given the large number of baby boomers reaching retirement age and the implications of COVID-19. Though some have decided to work from home, many employees have chosen to retire early. But will they be ready? Do they know what they need to retire comfortably?

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

MROO partners with OMERS employers to offer retirement planning seminars. We cover financial readiness as well as the social, emotional, and health considerations of retirement.



## RETIREMENT PLANNING SEMINARS

The decision to retire is exciting, frightening, and often challenging. MROO's RPS will help your employees make a smooth transition into retirement and successfully plan for the next stage of their lives

### 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 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
- Since 2009, we have presented over 250 seminars to nearly 4,000 local government employees, hosted by more than 65 employers, all with positive 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 for a LIFETIME MROO membership fee for each employee attending the seminar
- We understand the questions and experiences of Defined-Benefit pension plan members like those in OMERS

## Meet your Seminar Leaders

### Joanne Sutton

Joanne retired from a career in Human Resources with Bruce County which included being the pension administrator and lots of experience with facilitation. 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, 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 close to retirement.

## What's Covered?

- What to consider and questions to ask when preparing for retirement
- Estimating fixed income (OMERS, CPP, OAS, part-time work, savings)
- Financial planning: how to budget to live well in your retirement
- Health, dental and travel insurance - will you need it?
- What to do with all that free time?
- Determining realistic retirement goals
- Retirees Look Back: a panel of OMERS retirees reflect on their experience, including what they know now and what they wish they had known before they retired!
- Understanding the OMERS pension: OMERS staff present and answer questions that employees need to consider when close to retirement
- The MROO Retirement Planning Guide: full of resources and information for retirees

## 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 prepare 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 your workplace to talk to your employees
- You are inviting OMERS separately to talk to employees of all ages, not just those close to retirement
- You want to divide employees into two groups for operational reasons



# RETIREMENT PLANNING SEMINARS AGENDA

## Are You Ready to Retire?

Interactive session MROO Facilitator (2.5 hours)

- What factors would cause you to consider retirement?
- What worries you about retirement?
- What do you look forward to?
- What are your sources of income in retirement? (OMERS, CPP, OAS, other)
- Budgeting: How will you manage your fixed income?
- A discussion on wills and powers of attorney
- How will you spend your time when you retire?
- Preparing yourself for 24/7 with your spouse or alone
- When will you retire?

## What does MROO Do for You and Its 32,000+ Members?

MROO rep. (15 minutes)

- MROO's health benefits, offers, and advocacy work

## Health, Dental and Travel Insurance in Retirement

Presented by Victor our benefits consultant (45 Minutes)

- Will you need insurance?
- What to look for when opting-in

## Retiree Panel (separate panel for each session)

3 OMERS pensioners share their retirement experiences (30 Minutes)

- How did they make the decision to retire?
- What worked out the way they thought it would?
- What didn't? (unexpected surprises)
- What do they do with their free time in retirement?

## FOR THE FULL-DAY SEMINAR AGENDA (ADD...)

- What you need to know about your OMERS pension (OMERS staff - 1.5 hours)
- Lunch (45 Minutes)

## TYPICAL SEMINAR TIMING

Full-day seminar: 9 AM – 4:00 PM

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

