

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

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

ABOUT MROO (Municipal Retirees Organization Ontario)

Municipal Retirees Organization Ontario (MROO) was created as a not-for-profit in 1977. We speak on behalf of our OMERS pensioners and provide services to 35,000+ 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 and advocacy on retirement and seniors' issues. MROO also offers members competitive health, dental, travel, home, and car insurance coverage. Special partner offers are also available.



Our Mission

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

Thousands of OMERS members retire every year and that number isn't expected to decrease anytime soon. The decision to retire is exciting, exhilarating, and occasionally challenging. While it is often seen as a transition from a busy life to a more relaxed time, retirement can also be daunting and raises many questions:

- How much will I need to retire comfortably?
- How will I know what my pension income will be?
- Will my pension be enough?
- What are my other sources of income?
- What happens if I want to continue to work part-time?
- Who can I trust to help me navigate these new challenges?

The average OMERS pensioner lives more than 25 years after retirement. That's a long time. You have offered a lot of support to get your employees to the retirement stage. Planning for retirement is just the next step. MROO is proud to partner with OMERS employers to offer our Retirement Planning Seminars. We cover financial readiness as well as the social, emotional, and health considerations of retirement.



RETIREMENT PLANNING SEMINARS

Experiencing a MROO Retirement Planning Seminar will help smooth your employee's transition into retirement, answer some questions, and promote new ones that many have never considered.

WHY MROO'S RETIREMENT PLANNING SEMINARS?

- MROO understands OMERS pensioners. Our professional seminar leaders and the MROO Board are all OMERS pensioners.
- MROO, a not-for-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 seminars on behalf of more than 70 employers, reaching over 5,000 employees - all with positive reviews!
- We understand the questions and experiences unique to members of Defined-Benefit Pension Plans like OMERS.

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 Readiness Guide is included
- The "price of admission" is simply the \$25 for a LIFETIME MROO membership fee for each employee attending the seminar

WHO ARE YOUR SEMINAR FACILITATORS?

Our Facilitators understand that the next step is a huge one. They understand the diverse socio-economic differences in the Ontario workforce and realize that there is no single answer for everyone. They have “skin in the game” because they’re MROO members and also OMERS pensioners. And since each Facilitator is a retiree, they have come to the same crossroads your attendees are facing, they can truly put themselves in “their shoes.” With dozens of seminars under their belts, rarely do they face a question or situation they haven’t dealt with before. They understand pension administration and if they don’t have an answer, they know where to get it.

MEET YOUR FACILITATORS

Joanne Sutton

Joanne retired from a career in Human Resources with Bruce County which included being the pension administrator with loads of experience with facilitating. 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.

Kandy Webb

The former Executive Director of OMHRA (Ontario Municipal Human Resources Association), Kandy spent much of her career in human resources before retiring as Commissioner with the County of Norfolk. Kandy is an engaging presenter who seamlessly weaves her experiences in municipal government into her presentations.

Mike Robinson

Mike has recently retired from his career with OMERS where he travelled Ontario for many years as leader on the OMERS Education team. He brings humour to his presentations as well as experience discussing retirement with literally thousands of OMERS Plan members.

WHAT’S COVERED

- What to consider and questions to ask when preparing for retirement
- Estimating fixed income (OMERS, CPP, OAS, part-time work, savings)
- Managing your budget to live well in retirement
- Health, dental and travel insurance - will you need it?
- What to do with all that free time?
- Understanding the OMERS pension: OMERS staff answer questions
- The MROO Retirement Readiness Guide: full of resources and information for retirees



RETIREMENT PLANNING SEMINAR AGENDA

TYPICAL SEMINAR TIMING*

9:00 AM – 4:00 PM

ARE YOU READY TO RETIRE?

Interactive session with Seminar Facilitator (Approx. 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 35,000+ MEMBERS?

Local MROO representative (Approx. 15 minutes)

- Why does MROO exist?
- MROO education, advocacy, healthcare benefits, and partner offers

HEALTH, DENTAL AND TRAVEL INSURANCE IN RETIREMENT

Presented by Victor, our benefits consultant (Approx. 45 Minutes)

- Will you need insurance?
- Tips on how to compare competing insurance plans

LUNCH (45 MINUTES)

RETIREE PANEL (LOCAL AREA OMERS RETIREES WHEN POSSIBLE)

3 OMERS pensioners share their retirement experiences (Approx. 30 Minutes)

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

OMERS REPRESENTATIVE

- What you need to know about your OMERS pension (Approx. 1.5 hours)

*When required we can accommodate a 4 hour session, removing the lunch break and the OMERS Presentation.