



YOUR RETIREMENT WITH PERSI EXPECTATIONS

Before considering retirement, think about what you will need in retirement. Know what your expenses and expectations are for retirement.

HEALTHCARE – Insurance premiums, deductibles, copays, prescriptions and long-term insurance.

HOUSING – Maintenance, HOA dues, and homeowner/rental insurance.

TRANSPORTATION – Maintenance, fuel, registration, insurance or new car.

UTILITIES – Heat, electricity, water, cable, phone, trash collection, sewer service, and internet.

LONG-TERM CARE – In-home, and specialized facility.

LEISURE – Travel, entertainment, and hobbies.

OTHER – Food, clothing, and charitable giving.



WORKSHOPS FOR YOU! ESSENTIALS

The following workshops are fundamental to understanding your PERSI benefit and preparing for your future.

Welcome to PERSI New Member Orientation | 20 Mins. – This workshop highlights the features, advantages, and benefits of membership, including PERSI Base Plan (pension), PERSI Choice 401(k) Plan, Survivor Benefits and Disability Retirement.

Early in Your PERSI Career? What's Next | 60 Mins. – This workshop helps new members make the most of their PERSI experience now and throughout their career. It is a detailed exploration into the features, advantages, and benefits available to PERSI members.

Vested in Your PERSI Career? What's Next | 60 Mins. – This workshop helps vested members understand important changes. Vesting is a big deal, and important changes happen with your PERSI membership once you have become vested!

Retiring with PERSI? What's Next | 90 Mins. – This workshop helps you understand when you're eligible to retire with PERSI, what changes when you retire, what decisions you'll have to make at retirement, and importantly – what resources are available to help you get started and work your way through the process.

myPERSI Member Portal | 30 Mins. – This workshop is designed to highlight the new and upgraded features of the portal. We will show you how to get registered, take you on a tour and highlight your resources.

EXPANDED

The following topics can be added to any of the **Essentials** workshops.

PERSI Choice 401(k) Plan Basics | 20 Mins. – Provides a general understanding of the plan's features and how pre-tax retirement plan money can make a big difference in retirement.

How to register for myPERSI Member Portal | 10 Mins. – Demonstrates how to register for the member portal.



EXPANDED

Annual Statement: Base Plan | 10 Mins. – Illustrates examples of the Annual Statements. Read and be able to understand all the sections of the statement.

Buy Back | 10 Mins. – Explains what situations create a Buy Back opportunity, and how to initiate and navigate the Buy Back process.

Purchase of Service | 10 Mins. – Members can increase retirement benefits through purchasing service. Explains how to use the purchase of service calculator and illustrates an example.

Contingent Annuitant and Beneficiaries | 10 Mins. – Helps members understand what a Contingent Annuitant (CA) for purposes of Base Plan retirement, and the differences between a CA and a Beneficiary.

Survivor Benefits | 10 Mins. – Explains the Base Plan benefits and options that are available in the event a member becomes deceased.

Disability Retirement | 10 Mins. – Explains benefits in the event a member is deemed totally and permanently unable to work.

Early Retirement | 10 Mins. – Identifies early retirement eligibility, age requirement and how to calculate Rule 80/90. Will help members consider if early Retirement is the right choice for them.

Elected and Appointed Officials | 10 Mins. – Explains Base Plan benefits and eligibility requirements for elected and appointed officials.

Post Retirement Allowance Adjustment -PAA | 10 Mins. – Explains how PAA is determined and how it is different from Cost-of-Living Adjustment practices of Social Security.

Mixed Service | 10 Mins. – Explains Mixed Service for purposes of the Base Plan for members who have worked in both Public Safety, General and School Employee Member positions for PERSI employers.

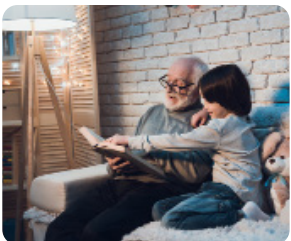
Retirement Options | 20 Mins. – Comprehensive explanation of the six Base Plan options available at retirement.

Income Replacement | 20 Mins. – Explains the role of compound interest in your retirement planning. Discuss ways to close the gap you may experience in retirement. Reviews budgeting considerations and highlights the resources PERSI provides you.

Unused Sick Leave-School | 10 Mins. – Explains what happens to a member's unused sick leave accrual at retirement, and how it can be applied toward insurance premiums in retirement. This primarily pertains to employees of Public-School Districts.

Unused Sick Leave-State | 10 Mins. – Explains what happens to a member's unused sick leave accrual at retirement, and how it can be applied toward insurance premiums in retirement. This primarily pertains to employees of State Agencies.

Return-to-Work | 10 Mins. – Learn what you need to do to return to work for a PERSI employer when you're retired as well as the potential impact it can have on your monthly Base Plan benefit.



P.O. BOX 83720 Boise, Idaho 83720 • www.persi.idaho.gov
1-800-451-8228 or 208-334-3365

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