

Invest in your future

Dates to Remember

You must submit your retirement application to PERF **no later than 90 days** before your retirement date to ensure a smooth transition between your last paycheck and your first benefit payment.

If retiring on:

May 1, 2011

June 1, 2011

July 1, 2011

Aug. 1, 2011

Sept. 1, 2011

Oct. 1, 2011

Nov. 1, 2011

Dec. 1, 2011

Jan. 1, 2012

Apply on:

Feb. 1, 2011

March 1, 2011

April 1, 2011

May 1, 2011

June 1, 2011

July 1, 2011

Aug. 1, 2011

Sept. 1, 2011

Oct. 1, 2011

For more
Dates to
Remember,
visit
www.perf.in.gov.

PERF
Retirement Services
143 West Market Street
Indianapolis, IN 46204

Indiana
PERF
Public Employees' Retirement Fund
143 West Market Street
Indianapolis, IN 46204



Do you have your finances
in order for retirement?

Winter 2011

Get started
with PERF.

Read inside for information on our
Pre-Retirement Workshops.

Register today to start
planning your future.

Indiana
PERF
Public Employees' Retirement Fund

Your goals ... our commitment.



**Winter
2011**

There are many things to consider before crossing the bridge to retirement. Are you sure you're ready?

Recent studies reveal the average 65-year old can expect to live to age 85. Longer life expectancies, coupled with rising inflation, mean that you will pay more for the goods and services you need, and, you will pay for a longer period of time. Some women may also have fewer years in the workforce due to raising children or caring for the home. For this reason, some women may struggle more in retirement.

Neither health insurance, nor Medicare or Medicaid will pay for professional care if the need arises. The reality is that your own savings

will be needed to cover these kinds of expenses. As you evaluate your assets, you may want to research long-term care insurance to protect your retirement savings from being depleted in the event you need nursing home care.

For most people, the majority of retirement income will include Social Security benefits, personal savings, investments and an employer-sponsored retirement plan. You should carefully assess your financial future before deciding to make this big step.

If you're approaching retirement and want to find out more about your PERF pension benefit, register today for a pre-retirement workshop in your area.

Attend a PERF Pre-Retirement Workshop

Are you within 18 months of retirement? If so, sign up today for a PERF pre-retirement workshop to receive:

- Information to help you budget for retirement
- A personalized benefit estimate
- Explanation of retirement options
- Step-by-step instructions for completing a retirement application

- Information about working after retirement
- Answers to your retirement questions

Do you need a little help completing a retirement application? If so, you can attend the last hour of any workshop for a hands-on walkthrough of your application. Call (888) 526-1687 for more information.

Register online today at www.perf.in.gov and click "Retirement Education."

Would you like to attend a Pre-Retirement Workshop?

If you answered yes, follow the steps below to get registered today. *Seating is limited!*

Step 1 – Choose a workshop date from the list below:

- | | | | | |
|--|---|--|--|--|
| <input type="checkbox"/> Anderson*
03/15/11 | <input type="checkbox"/> Fort Wayne
03/17/11 | <input type="checkbox"/> Indianapolis*
04/26/11 | <input type="checkbox"/> Logansport
02/08/11 | <input type="checkbox"/> Schererville*
03/01/11 |
| <input type="checkbox"/> Bloomington
03/10/11 | <input type="checkbox"/> Fort Wayne
04/21/11 | <input type="checkbox"/> Jasper
03/24/11 | <input type="checkbox"/> Madison
04/14/11 | <input type="checkbox"/> Seymour
02/10/11 |
| <input type="checkbox"/> Danville
02/16/11 | <input type="checkbox"/> Franklin
03/22/11 | <input type="checkbox"/> Jeffersonville*
04/07/11 | <input type="checkbox"/> Mishawaka
02/09/11 | <input type="checkbox"/> Terre Haute
02/15/11 |
| <input type="checkbox"/> Evansville
02/24/11 | <input type="checkbox"/> Greenfield
02/03/11 | <input type="checkbox"/> Kendallville
03/02/11 | <input type="checkbox"/> Mishawaka
04/13/11 | <input type="checkbox"/> Vincennes
03/03/11 |
| <input type="checkbox"/> Evansville
03/31/11 | <input type="checkbox"/> Hammond
02/01/11 | <input type="checkbox"/> Knox
03/08/11 | <input type="checkbox"/> Muncie
02/22/11 | <input type="checkbox"/> Westville
02/10/11 |
| <input type="checkbox"/> Evansville
04/28/11 | <input type="checkbox"/> Hammond
04/05/11 | <input type="checkbox"/> Kokomo
04/26/11 | <input type="checkbox"/> Noblesville
04/06/11 | |
| <input type="checkbox"/> Fort Wayne
02/17/11 | <input type="checkbox"/> Indianapolis
03/17/11 | <input type="checkbox"/> Lafayette
04/19/11 | <input type="checkbox"/> Richmond
04/12/11 | |

**Morning sessions for these workshops begin at 10:30 a.m.*

Step 2 – Now choose a session time:

10 a.m. - 12:30 p.m. 2 p.m. - 4:30 p.m.

Step 3 – Register in one of the following ways:

- Go online to www.perf.in.gov, click "Retirement Education," then click "Workshops." Click "Register for a Pre-Retirement Workshop," then click on your region to complete the online registration form, or
- By phone, toll-free at (888) 526-1687.