

Welcome!!

Members of Plans 2 & 3

Presenter: Catherine Cadoo



What is DRS?



Agency administers

- I. 8 retirement systems
 - 15 separate plans
 - 1300 public employers

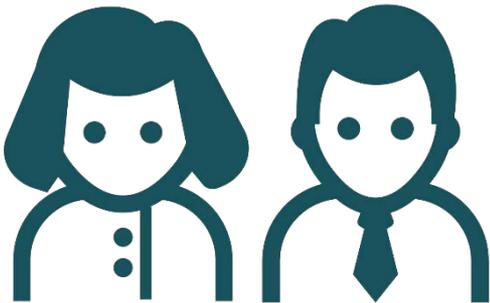
- II. State of Washington's
Deferred Compensation Program

What is DRS?



Benefits in case of:

- Retirement
- Death
- Disability



Retirement Specialists



www.drs.wa.gov



PERS Plan 2 Handbook

Public Employees' Retirement System

making it easy to see your future

September 2016



WASHINGTON STATE
Department of Retirement Systems

Start bu



Getting Start

Are you new to publi
Washington? You ha
make. [Decide now](#)



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d become disabled,
or benefits from the
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istration, and your

s answered
s publication

pply for a
retirement?

Does it take
or deny an
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after retiring
ility?

what will my
benefit amount

lump sum

my benefit?

urchase service

ide

hal considerations
contact DRS

count ?

in | [Sign up](#)

retirement accounts here.

n Program

Court Rulings

ng Retirement

ent is just around the corner,
to help you along the way.

ore

Upcoming Webinars

To join a webinar, select "Join" 10 to 15 minutes before the scheduled start time. No need to register! All listed times are Pacific Time. Most webinars include a 30-minute presentation followed by a 15-minute question-and-answer session. Some webinars run a bit longer, so we recommend you choose a time when you'll have 60 minutes available. For more information about joining a webinar, see [How to Join a DRS Webinar](#).

[Email me when this page is updated](#) 

Deferred Compensation Program (DCP)

Plan Choice

Plan 2: PERS, TRS, SERS

Plan 2: LEOFF, WSPRS, PSERS

Plan 3: PERS, TRS, SERS

Distributions from Plan 3

Purchasing an Additional Benefit

Investment Basics

Getting Ready for Retirement

[Applying for Retirement](#)

Benefit Payment Options at Retirement

Returning to Work After Retirement

Medicare

www.drs.wa.gov/webinars

Objective:

To increase

awareness of your state

retirement benefits to

promote better

retirement planning.

What is DCP?

Retirement savings program

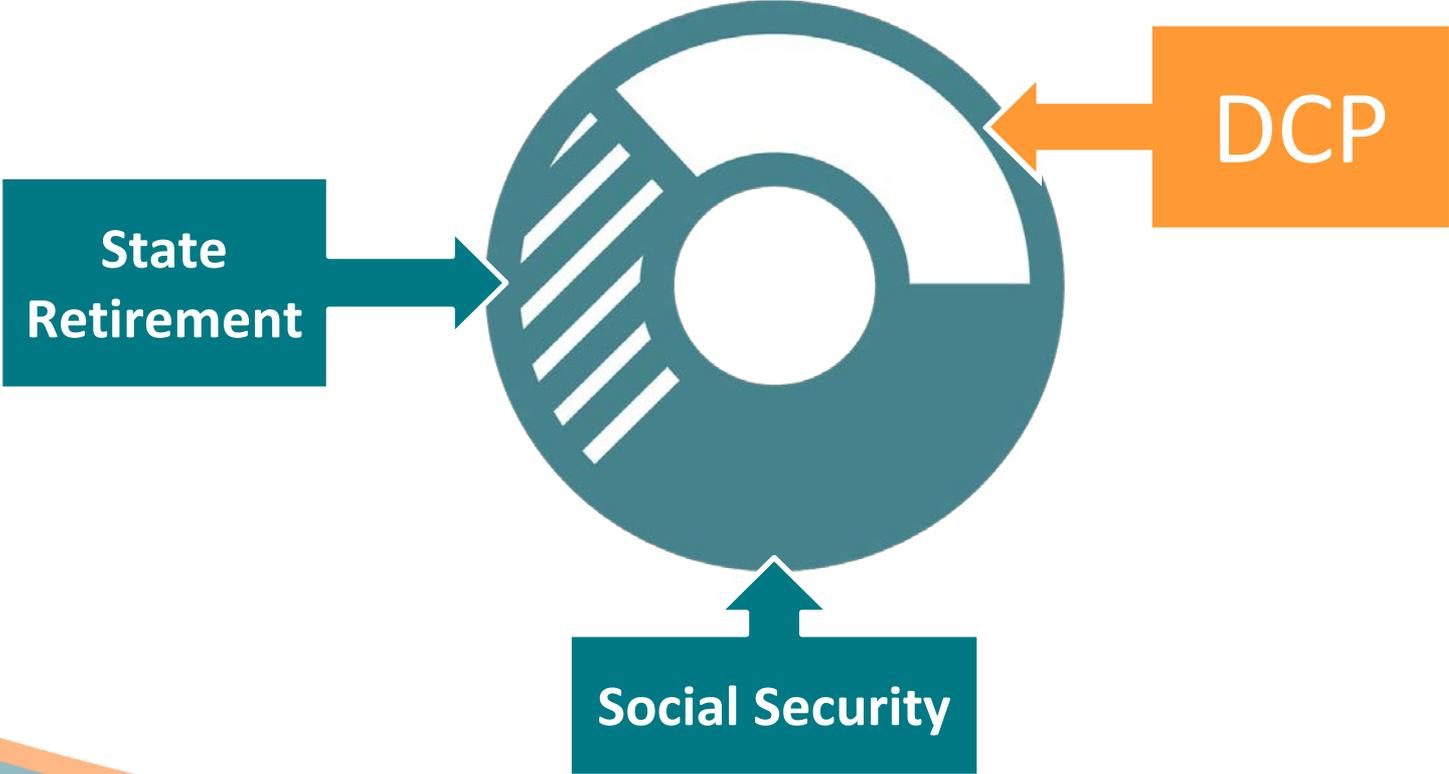
457(b) Plan



What isn't DCP?

-  **Plan 3
Defined Contribution**
-  **Other employer plans**

What are my sources of retirement income?



DCP is smart!

- **Low administrative & investment fees**
 - ✓ No sales commissions
 - ✓ No transaction fees
- **Immediate tax savings**

DCP is smart!



\$38,000 Taxable Income

-2,400 Annual Contribution

\$35,600 Taxable Income

25% → **15%**

DCP is smart!

- **Low administrative & investment fees**
 - ✓ No sales commissions
 - ✓ No transaction fees
- **Immediate tax savings**
- **No early withdrawal penalty!**
- **Saver's tax credit (IRS form 8880)**

DCP is easy!

- **Complete an enrollment form**

DCP Deferred Compensation Program

DCP Home | **Enroll** | Program Basics | Investments | Withdrawals | Online Account | Forms

Welcome to your redesigned home for DCP! [Read more](#)



Savings calculator



Program basics



More DCP resources

www.drs.wa.gov/DCP



Save more with DCP

DCP Enrollment

[DCP Home](#) | [Enroll](#) | [Program Basics](#) | [Investments](#) | [Withdrawals](#) | [Online Account](#) | [Forms](#)



The Deferred Compensation Program (DCP) is a special type of savings program that helps you invest for the retirement lifestyle you want to achieve — a lifestyle that might be hard to reach with just your pension and Social Security. Unlike traditional savings accounts, DCP is tax-deferred — it lowers your taxable income while you are working and it delays payments of income on your investments until you withdraw your funds. DCP is a great way to save.

Employees of Washington state and political subdivisions who offer the DCP program are eligible to participate in DCP. Enrollment is easy!

Ready to enroll in DCP?
Complete this [Quick Enrollment form](#).

or

Or use this form if you want to choose your investments or add employer contribution information.



Save more with DCP

DCP Enrollment

[DCP Home](#) | [Enroll](#) | [Program Basics](#) | [Investments](#) | [Withdrawals](#) | [Online Account](#) | [Forms](#)



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Or use this form if you want to choose your
investments or add employer contribution
information.



DCP Enrollment

[DCP Home](#) | [Enroll](#) | [Program Basics](#) | [Investments](#) | [Withdrawals](#) | [Online Account](#) | [Forms](#)



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or

Or use this form if you want to choose your investments or add employer contribution information.



DCP is easy!

- Complete a Enrollment Form



888.327.5596

Clear Form

DRS
WASHINGTON STATE
Department of
Retirement Systems

**Deferred Compensation Program (DCP)
Enrollment Form**

This is a participation agreement to enroll in the Washington State Deferred Compensation Program (DCP).

Send completed form to:
Department of Retirement Systems
Deferred Compensation Program
PO Box 48380 • Olympia, WA 98504-8380
drs.wa.gov/dcp • Fax: 360.586.5474
888.327.5596 • TTY: 711

DRS use only: Agency No. _____

Instructions

This is the extended version of the DCP form, where you can choose specific investment options and provide information about employer contributions. We also have a DCP *Quick Enrollment* form available through the DRS website if you want your contributions automatically placed in the target date fund for your age.

Personal Information

Social Security Number	Employer (agency name)
Your name (last, first, middle)	Phone Number
Mailing Address	City State
Date of Birth (m/d/yyyy)	Email Address
	Gender <input type="checkbox"/> M <input type="checkbox"/> F

Contribution

2017 monthly contribution limits: Minimum \$30 (or 1%), maximum \$1,500 with some exceptions; age 50 and older can defer up to \$2,000. Contact us if you want to contribute more than \$2,000.

Using whole numbers, choose a dollar or percentage amount.

Percentage: I authorize my employer to defer _____% monthly.
OR
 Dollar: I authorize my employer to defer \$ _____ monthly.

Employer Contributions

Will your employer contribute dollars to your DCP account? (Ask your payroll department if you are unsure. State agencies do not provide employer contributions.)

Yes No If Yes, complete the information in this section.

My employer will contribute \$ _____ or _____% monthly.

DCP Beneficiary Designation

To add or edit your beneficiaries once you are enrolled in DCP, log in to DRS at drs.wa.gov/oa and select "My Account." The beneficiary designation for DCP is different from your pension beneficiary designation. You can also request or download a paper form from the DRS website if you cannot access an online account.

Please complete the other side of this form as well. ➡

DRS D 112 5/17

DRS D 112 5/17

Page 3 of 4

24 hours

Contact DCP

7 days

Voice Automated



888.327.5596

Website



www.drs.wa.gov/dcp

Access and manage your account

Welcome to your redesigned home for DCP! [Read more](#)



Savings calculator



Program basics



More DCP resources

Account login

DRS Online Account Access

OR

Log in to DCP directly

[What's the difference?](#)

www.drs.wa.gov/DCP



Save more with DCP



Account access

Annual retirement statements

Annual retirement statements for education employees are now available. See more.

Your Retirement Account [?] Log in Sign up Find all your retirement accounts here.

- Popular Links Plan 3 Deferred Compensation Program Webinars | Seminars | Benefits Summits | Videos Apply for Retirement Legislation Email/Text updates



www.drs.wa.gov

Online Account Access

WELCOME

PERS 2 ▾

- Plan Summary
- Service Credit Detail
- Annual Statement
- Employment History
- Benefit Estimator
- Purchasing Service

RETIREMENT

- Steps to Retirement
- Request an Estimate

MY INVESTMENTS ▾

DCP

MY DOCUMENTS

MY ACCOUNT

OTHER ▾

Welcome

Information displayed throughout this application represents your individual retirement detail for your DRS-administered account as of Monday, Sep 15, 2014.

Member Information

[Address:](#)

[Date of Birth:](#)

[Email:](#)

[Phone Number:](#)

Your Retirement Plan(s)

Select a system and plan below to see a summary of your membership.

- [Public Employees' Retirement System Plan 2](#) - Active

Your Supplemental Retirement Plan(s)

Select a supplemental retirement plan(s) directly. By clicking the links(s) below, you will be automatically logged into your supplemental retirement plan.

[Deferred Compensation Program \(DCP\)](#)

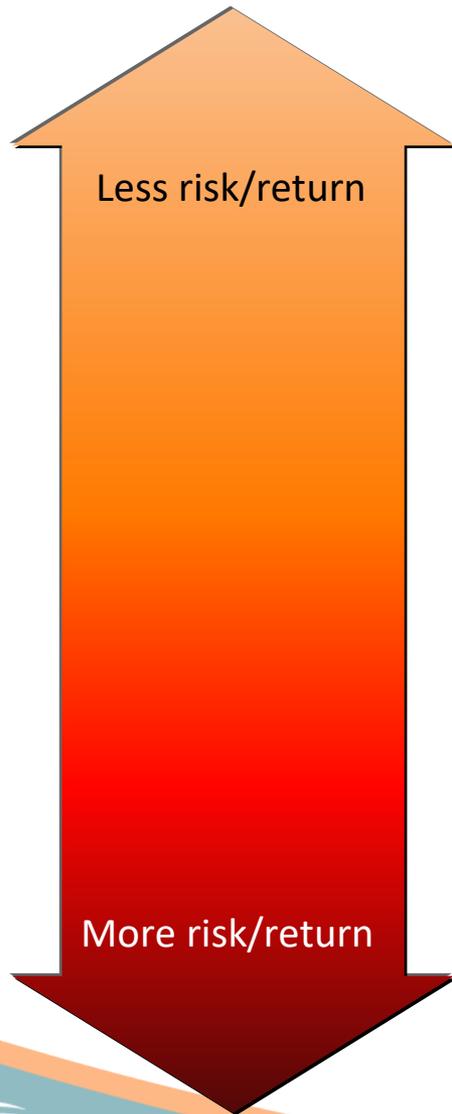
Deferred Compensation



DCP is easy!

- Complete a Participation Agreement
- **Automatic paycheck deduction**
- **You decide how much!**
 - **Minimum contribution \$30 or 1% per month**
 - **Maximum contribution \$18,500 for 2018**
 - **Catch-up options**
- **Portable**
- **Investment program**

Build & Monitor



- **Savings Pool**
- **Washington State Bond Fund**
- **Socially Responsible Balanced Fund**
- **U.S. Large Cap Equity Index Fund**
- **Global Equity Index Fund**
- **U.S. Small Cap Value Equity Index Fund**
- **Emerging Market Equity Index Fund**

One-step Investing

Thirteen professionally managed funds

- Automatically diversifies
- Automatically adjusts
- Automatically rebalances

Retirement Strategy Funds

2060	2030
2055	2025
2050	2020
2045	2015
2040	2010
2035	2005
Maturity Fund	

DCP distribution FAQ's

**So when can
I make a
withdrawal?**

**At
separation
or
retirement**

DCP distribution FAQ's

**What are
my
withdrawal
options?**

**Or you could
choose a
flexible partial
lump-sum
whenever you
need it!**

DCP distribution FAQ's

**Will my
withdrawals
be taxed?**

**Yes, they will
be taxed
as ordinary
income**

401(a)

- ▶ Plan funding
- ▶ Benefit calculation
- ▶ Eligibility requirements
- ▶ Additional features

Plan 2 Contributions

Employer

- ✓ Cannot withdraw at separation
- ✓ Not credited to your account

Employee

- ✓ Can contribute compensation
- ✓ Can withdraw at separation

Plan 2 Contributions

Employer

Employee

Defined Benefit

WSIB – 2%

Plan 3 Contributions

Employer

Defined Benefit

WSIB – 1%

Employee

Defined Contribution

Contributions

Investments

Plan 3 investment programs

**WSIB
Investment Program**

OR

**Self-Directed
Investment Program**

TAP Fund
Total Allocation Portfolio

Build & Monitor
Your own portfolio

OR

Empower Retirement™

One Step Investing
Retirement Strategy Funds

How much will I get?

1%
or
2%



Service
Credit
Years
(SCY)



Average Final
Compensation
(AFC/FAS)



Monthly Lifetime Benefit

Monthly rate based
on hours paid
One Full Service Credit
max per month

1 SC

90+ hours

.50 SC

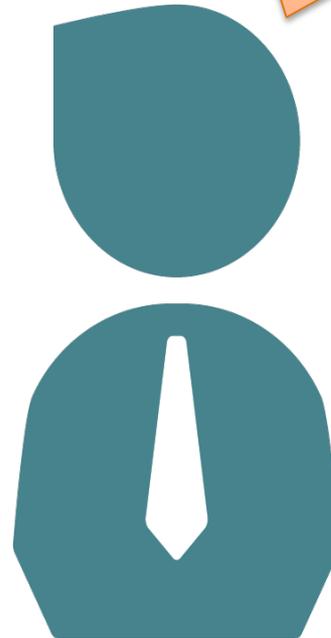
70-89 hours

.25 SC

1-69 hours

Effective September 1, 1991

How do I
earn Service
Credit?



Service Credit – Other Options



Interruptive
Military Service



Authorized Unpaid
Leave of Absence



Temporary
Duty Disability



Restore Withdrawn
Contributions

How much will I get?

1%
or
2%



Service
Credit
Years
(SCY)



Average Final
Compensation
(AFC/FAS)



Monthly Lifetime Benefit

How much will I get?

1%
or
2%



Service
Credit
Years
(SCY)



Average Final
Compensation
(AFC/FAS)



Monthly Lifetime Benefit

Average Final Compensation

Highest Paid 60 Consecutive Months

\$240,000 gross income ÷ 60 = \$4,000

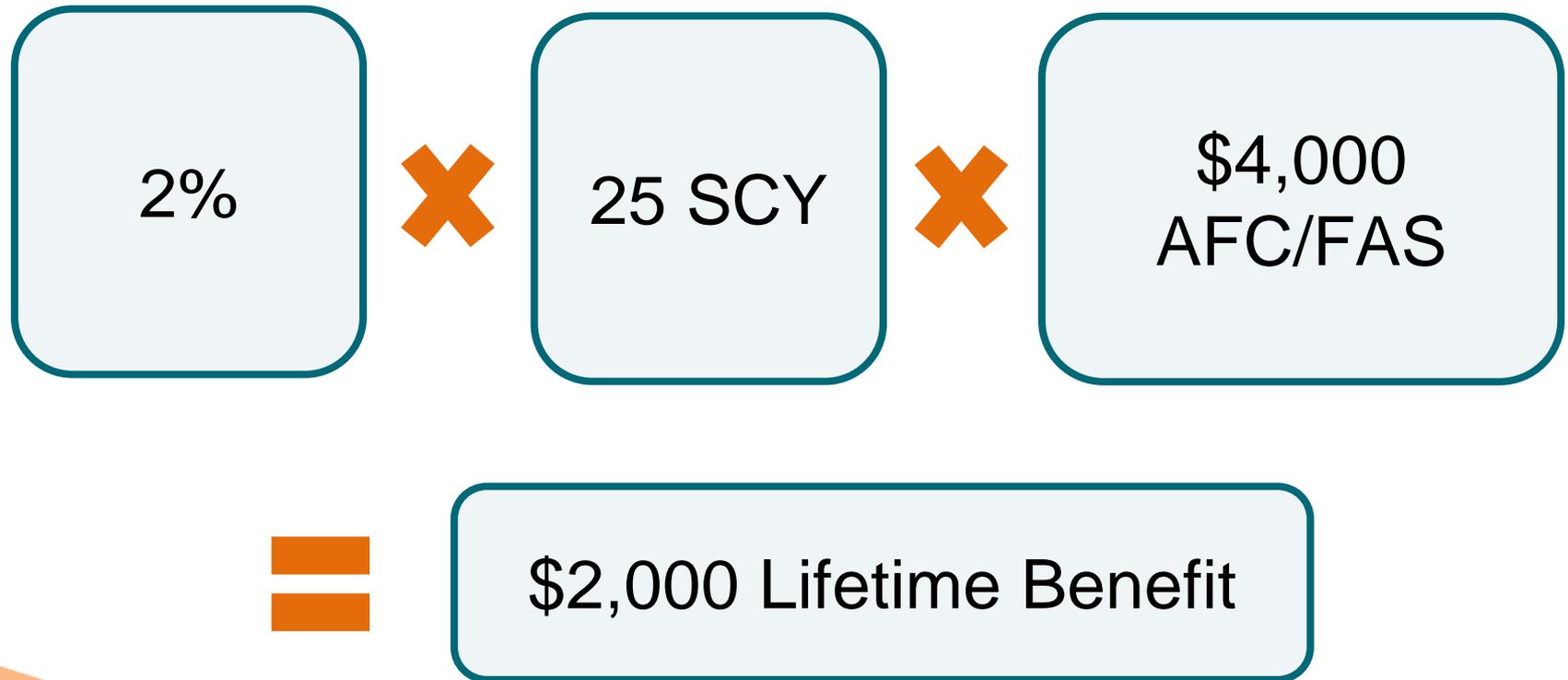
1 2 3 4 5 6 7 8 9 10 11 12 13 14 15 16 17 18 19 20 21 22 23 24 25



AFC

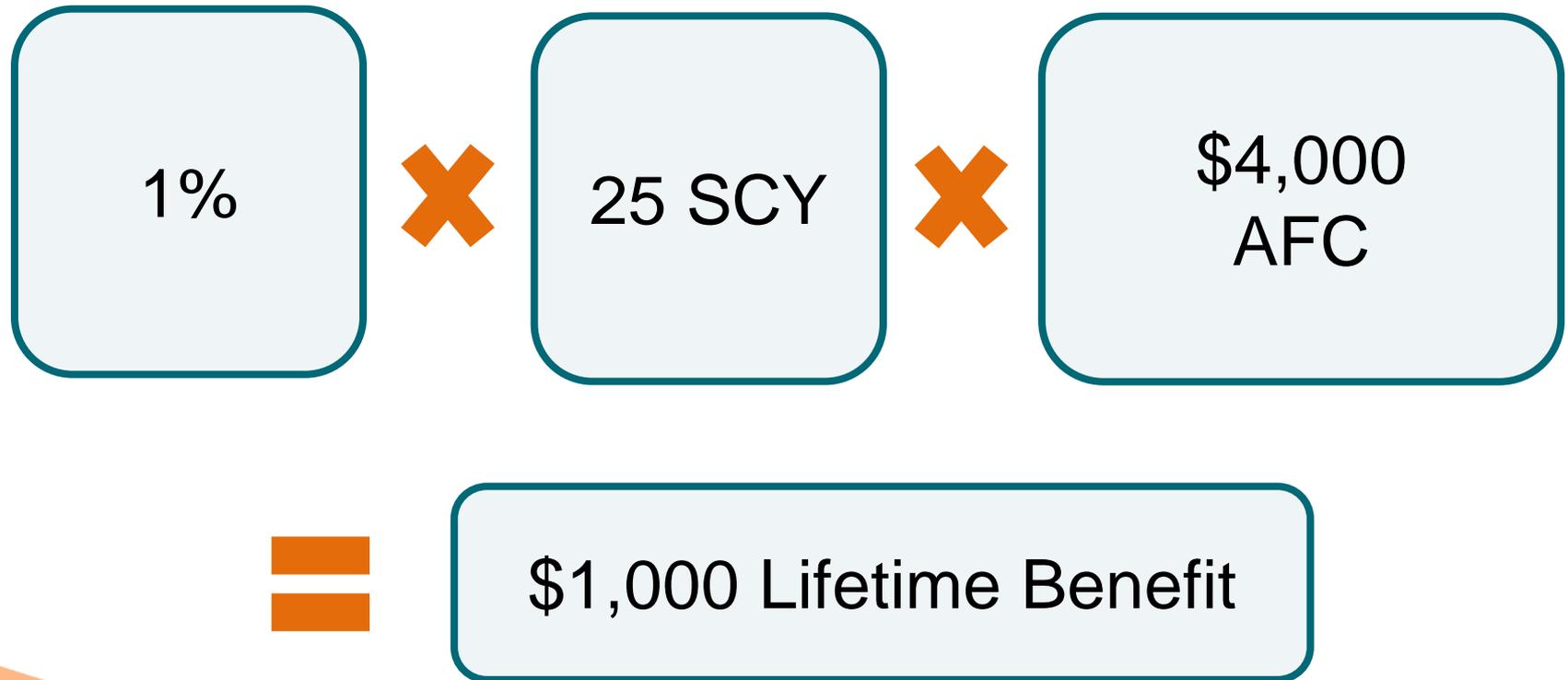
How much will I get?

Plan 2 defined benefit



How much will I get?

Plan 3 defined benefit



How much will I get?

Plan 3 defined contribution

5% or \$200
per month



7% Average
Rate of
Return



Tap Fund Annuity - \$1,022

How much will I get?

Plan 3 total monthly benefit

Defined Benefit - \$1,000

+

Tap Fund Annuity - \$1,022

=

\$2,022

When can I retire?

LEOFF Plan 2

Age 53 5 SC Years
Full Benefit

Age 50 20 SC Years
Reduced Benefit

Pension Protection Act of 2006

Public Safety Officers'

Tax Savings on Health Insurance Premiums

What is it?

- Exclude up to \$3,000
 - ✓ Gross taxable income
 - ✓ Each year
- Qualified premiums
 - ✓ Health
 - ✓ Accident
 - ✓ Long-term care

How do I qualify?

- Public Safety retiree
 - ✓ Normal age
 - ✓ Disability
- Submit election form to DRS
- Premiums deducted from pension by DRS



PUBLIC SAFETY OFFICERS' HEALTH INSURANCE PREMIUMS TAX SAVINGS ELECTION

P.O. Box 48380 Olympia, WA 98504-8380 • www.drs.wa.gov
Toll Free: 1-800-547-6657 • Olympia Area: 360-664-7000 • TTY: 360-586-5450

For retired public safety officers as defined by the federal Pension Protection Act of 2006, Section 845

Check the retirement system AND plan number (1, 2 or 3) from which you receive benefits.

Check one:			Check one:		
<input type="checkbox"/> State Patrol	<input type="checkbox"/> Judicial	<input type="checkbox"/> Teachers'	<input type="checkbox"/> Plan 1		
<input type="checkbox"/> Public Safety Employees'	<input type="checkbox"/> Judges'	<input type="checkbox"/> School Employees'	<input type="checkbox"/> Plan 2		
<input type="checkbox"/> Law Enforcement Officers' & Fire Fighters'	<input type="checkbox"/> Public Employees'		<input type="checkbox"/> Plan 3		

Personal Information

Name (Last, First, Middle)				Social Security Number	
Mailing Address	City	State	ZIP	Daytime Phone Number ()	

Election, Acknowledgement, Waiver and Signature

By signing this form, I elect to participate in the Public Safety Officers' tax savings program.

I acknowledge that:

- I am a retired public safety officer, as defined by federal law, and I am eligible to take advantage of this special tax law. I take full responsibility for this statement,
- I can exclude up to \$3,000 per tax year from federal taxable income for my health, accident or long-term care insurance premiums that are deducted from my gross benefit,
- My participation may decrease my federal taxable income,
- It is my responsibility to coordinate with my health insurance provider to have my health insurance premiums deducted from my retirement benefit,
- I may cancel my election in writing at any time, and
- By signing this form, I agree I will not make a legal claim of any kind against DRS, its staff and advisers, or my employer, if my participation in this program results in an unexpected tax liability to me, including interest and penalties.

Signature	Date
-----------	------

NOTE: Submitting this form only notifies us of your decision to participate in this tax savings program. It does not guarantee eligibility for retiree insurance, or begin the process for deducting health insurance premiums from your monthly benefit. Please contact your insurance provider to set up your premium deductions.

Return the completed, signed form to:
Department of Retirement Systems, PO Box 48380, Olympia, WA 98504-8380

DRS requires that you provide your Social Security number for this form.

- DRS will use your Social Security number as a reference number and to ensure that any funds disbursed under your account are correctly reported to the IRS.
- DRS will not disclose your Social Security number unless required by law.
- Internal Revenue Code Sections 6041(a) and 6109 allow DRS to request your Social Security number.

Detach and mail to DRS at PO Box 48380, Olympia WA 98504-8380



When can I retire?

PERS Plans 2/3

Age 65 5/10 SC Years
Full Benefit

Age 55 20/10 SC Years
Reduced Benefit

Age 62 30 SC Years
Full Benefit – 2008 ERF's (04/30/13)

Early Retirement with 30+ SCY

Early Retirement Factors (ERF's): PERS, SERS, TRS				
Retirement Age	At least 10/20 SCY	30+ SCY		
		3% ERF	2008 ERF	5% ERF*
55				
58				
60				
62				
64				

Early Retirement with 30+ SCY

Early Retirement Factors (ERF's): PERS, SERS, TRS				
Retirement Age	At least 10/20 SCY	30+ SCY		
		3% ERF	2008 ERF	5% ERF*
55	0.386			
58	0.507			
60	0.611			
62	0.741			
64	0.903			

Early Retirement with 30+ SCY

Early Retirement Factors (ERF's): PERS, SERS, TRS				
Retirement Age	At least 10/20 SCY	30+ SCY		
		3% ERF	2008 ERF	5% ERF*
55	0.386	0.70		
58	0.507	0.79		
60	0.611	0.85		
62	0.741	0.91		
64	0.903	0.97		

Early Retirement with 30+ SCY

Early Retirement Factors (ERF's): PERS, SERS, TRS				
Retirement Age	At least 10/20 SCY	30+ SCY		
		3% ERF	2008 ERF	5% ERF*
55	0.386	0.70	0.80	
58	0.507	0.79	0.89	
60	0.611	0.85	0.95	
62	0.741	0.91	1.00	
64	0.903	0.97	1.00	

Early Retirement with 30+ SCY

Early Retirement Factors (ERF's): PERS, SERS, TRS				
Retirement Age	At least 10/20 SCY	30+ SCY		
		3% ERF	2008 ERF	5% ERF*
55	0.386	0.70	0.80	0.50
58	0.507	0.79	0.89	0.65
60	0.611	0.85	0.95	0.75
62	0.741	0.91	1.00	0.85
64	0.903	0.97	1.00	0.95

* If joined membership on or after May 1, 2013



Retirement Outlook

PERS/SERS/TRS Plans 2 and 3 Thinking About Retiring Early?

Washington State Department of Retirement Systems



As a Plan 2 or Plan 3 member of the Public Employees' Retirement System (PERS), School Employees' Retirement System (SERS) or Teachers' Retirement System (TRS), you have the option to retire early and begin receiving a monthly benefit once you meet the minimum service requirements. This publication provides information about some of the things you might want to consider before deciding whether early retirement is right for you.

What is my normal retirement age?

Plan 2 members: If you have at least five years of service credit, you are eligible for normal retirement at age 65.

Plan 3 members: If one of the following is true, you are eligible for normal retirement at age 65:

- You have at least 10 service credit years.
- You have at least five service credit years and at least 12 service credit months of those five years were earned after age 44.
- You earned at least five service credit years in Plan 2 and transferred to Plan 3 before the system-specific date below:
 - PERS: June 1, 2003
 - SERS: Sept. 1, 2000
 - TRS: July 1, 1996

Questions answered inside this publication

How soon can I retire?

How does retiring early affect my monthly benefit?

What reductions apply if I retire early?

Can I retire early, return to work and continue to receive my monthly benefit?



Getting Started

Are you new to public service?

Retirement Account

Log in

Sign up

Find all your retirement accounts here.

Links

Compensation Program

Seminars | Benefits Summits | Videos

Retirement

Updates

News

Nearing Retirement

If retirement is just around the

Online Account Access

WELCOME

PERS 3 ▾

- Plan Summary
- Service Credit Detail
- Annual Statement
- Employment History
- Benefit Estimator
- Purchasing Service

RETIREMENT

- Steps to Retirement
- Track Estimate

MY INVESTMENTS ▾

- Plan 3
- DCP

MY DOCUMENTS

MY ACCOUNT

OTHER ▾

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Member Information

[Address:](#)

[Date of Birth:](#)

[Email:](#)

[Phone Number:](#)

Defined Benefit

Your Retirement Plan(s)

Select a system and plan below to see a summary of your membership.

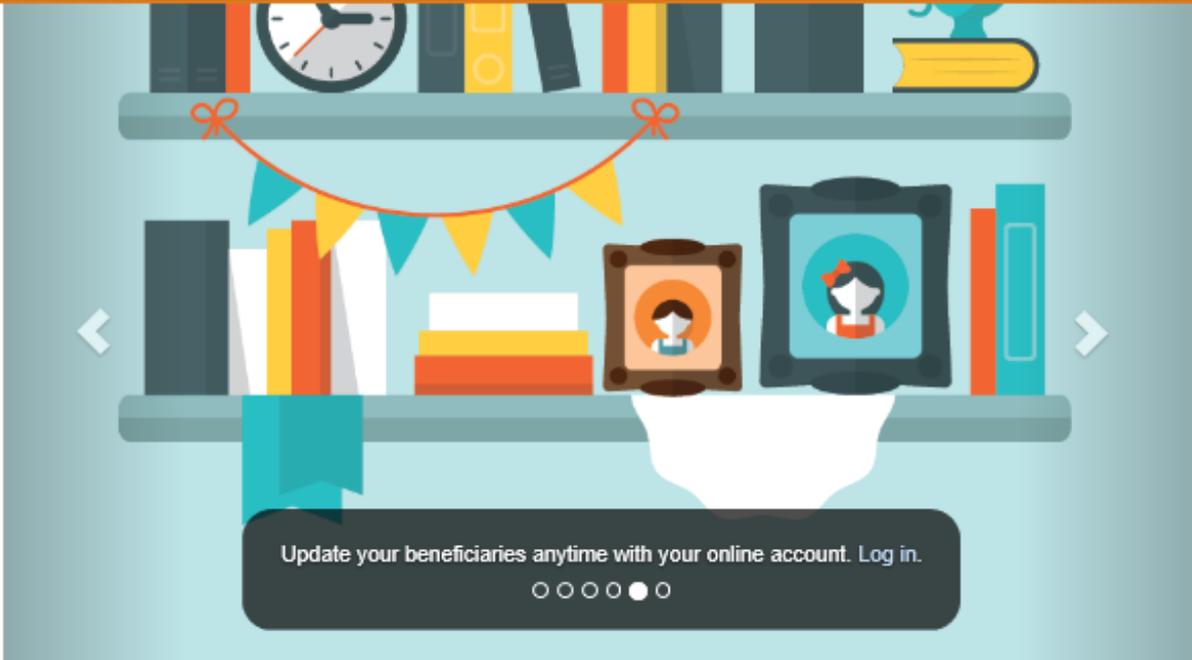
- [Public Employees' Retirement System Plan 3](#) - Active

Your Supplemental Retirement Plan(s)

[Account:](#)

Defined Contribution

By clicking the links(s) below, you will be automatically logged into your supplemental retirement account.



Your Retirement Account ?

Log in | Sign up

Find all your retirement accounts here.

- Popular Links**
- Plan 3
 - Deferred Compensation Program
 - Webinars | Seminars | Benefits Summits | Videos
 - Apply for Retirement
 - Legislation
 - Email/Text updates** ✉

Get Email/Text Updates
You can receive updates whenever something has changed on our website. Sign up now!



Getting Started

Are you new to public service in Washington? You have choices to make. [Decide now](#)



DCP - The Way to Save

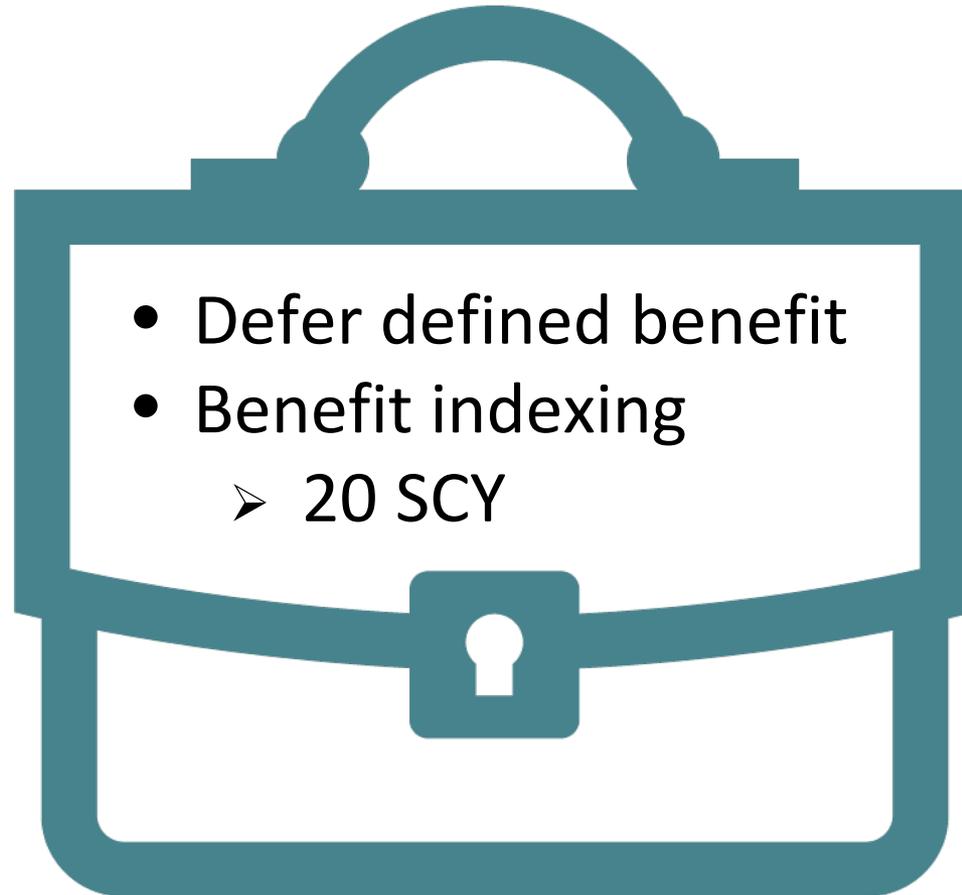
The Deferred Compensation Program supplements your



Nearing Retirement

If retirement is just around the corner, we want to help you along the way.

Separate from service – plan 3



Separate from service – plan 2



Separate from service – LEOFF 2



COLA

- Cost-of-Living Adjustment

- ✓ Effective July 1 of every year
- ✓ Maximum increase of 3%
 - Based upon CPI-Seattle/Tacoma/Bremerton
 - Banking
- ✓ Retired for 12 months

Year 1	5%
COLA	<u>- 3%</u>
Banked	2%

Year 2	2%
Bank	<u>+ 1%</u>
COLA	3%

Effective Retirement Date?





Members

Retirees

Forms

Education

About



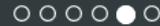
Resources:

- Education Home
- View videos & infographics**
- Calculators
- Join a webinar
- Attend a seminar
- Retirement Planning FAQ
- What's New
- Education & Outreach Team



Choosing a plan?

Aim high in retirement and select your plan within 90 days.
Get started here.



Legislation

Email/Text updates

What's New

www.drs.wa.gov

Online Account Access

WELCOME

PERS 3 ▾

- Plan Summary
- Service Credit Detail
- Annual Statement
- Employment History
- Benefit Estimator
- Purchasing Service

RETIREMENT

- Steps to Retirement
- Track Estimate

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Your Retirement Plan(s)

Select your membership.

- [Active](#)

Your Supplemental Retirement Plan(s)

Access your supplemental retirement plans(s) directly. By clicking the links(s) below, you will be automatically logged into your supplemental retirement account.

- [Deferred Compensation Program \(DCP\)](#)



Steps to Retirement

Benefit Option Selection

Retiree

Beneficiaries

Option 1

No Reduction

Account Balance / Prorated Payment

Survivor

Option 2

Largest Reduction

100%

Option 3

Smallest Reduction

50%

Option 4

Split the difference

66.67%

Benefit Option Changes

Option 1

- Marriage after retirement
- Change beneficiary anytime

Option 2, 3 or 4

- Pop-up Provision
 - Remove Non-Spouse
 - Deceased survivor
 - ❖ Can't select new
- Return to Membership
 - Retire again

Purchase service credit program



Can I
retire?

Purchase service credit program



Purchase service credit program



Example

65 years of age \$4,000 AFC 25 SCY



Normal Benefit:

$$2\% \times 25 \text{ (SCY)} \times \$4,000 = \$2,000.00$$

Additional Benefit:

$$2\% \times 5 \text{ (SCY)} \times \$4,000 = \$400.00$$

\$2,400

$$\$400 \div 0.0060605 \text{ (PERS annuity factor)} = \$66,001$$

Online Account Access

WELCOME

PERS 3 ▾

- Plan Summary
- Service Credit Detail
- Annual Statement
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- Purchasing Service**

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- [Deferred Compensation Program \(DCP\)](#)

RETIREMENT

- Steps to Retirement
- Track Estimate

MY INVESTMENTS ▾

- Plan 3
- DCP

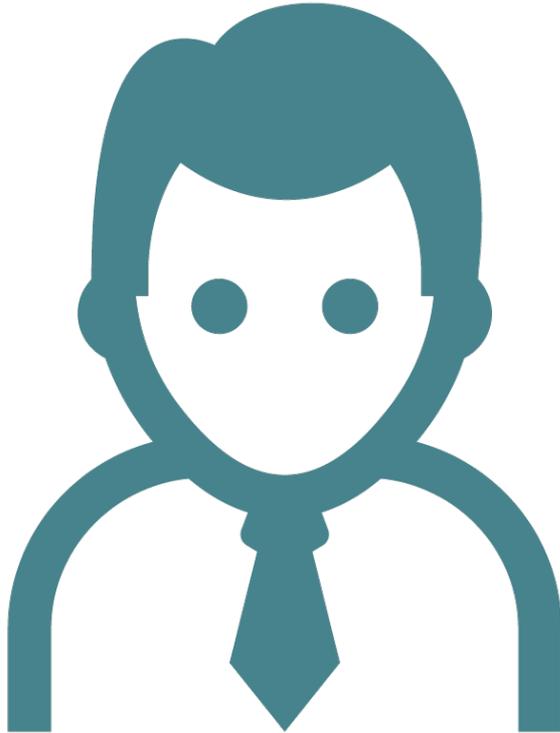
MY DOCUMENTS

MY ACCOUNT

OTHER ▾



**37 Years
until retirement**



Aim to have 70% to 80% of your salary in retirement.



Thank you!!!

Members of
Plans 2 & 3

Presenter: Catherine Cadoo

