

TO: Higher Ed Members seeking consulting about MSERS retirement or the OPR>MSERS Section 60 option
FROM: Ed McCourt, MTA Retirement Consultant – Higher Ed
DATE: 24 SEP 2018
RE: OCT 2018 thru JAN 2019 individual retirement consulting sessions in Worcester and Quincy

Why should I sign up for a retirement consulting session?

To secure answers to questions about retirement as they relate to your specific situation. For example:

- *Given my age and my service, when is the best time for me to retire?*
- *I've heard that members may be able to "buy back" service. Might I have a buy back opportunity?*
- *I'm involved with the Section-60 option for transfer into the MSERS? Where I am in this process?*
- *Why take option "C" instead of Option "A" or "B"?*
- *How will my Social Security benefit be affected by my State retirement?*
- *Where will I stand with health insurance in retirement? Will I be going into Medicare?*
- *As I move toward retirement, what, if any options, exists for me to enhance my retirement benefit?*

Most members leave retirement consulting sessions with a better sense of how to approach retirement.

What Oct. 2018 through Jan. 2019 opportunities exist for an individual retirement session?

Appointments for Higher Ed members are offered at **MCCC Headquarters** in **Worcester** at 27 Mechanic Street. They also are offered at **MTA Headquarters** in **North Quincy** at 2 Heritage Drive. This location is less than ½-mile from the MBTA N. Quincy Red Line station). The opportunities are as follows at the two different locations:

WORCESTER–MCCC Headquarters:									
<u>Friday, October 26</u>									
TAKEN	950-1040A	1050-1130A	1140A-1210P	1215-1255p	1-140P	150-230P	240-320P	TAKEN	420-500P
<u>Thursday, November 15</u>									
9-940A	950-1040A	1050-1130A	1140A-1210P	1215-1255p	1-140P	150-230P	240-320P	330-410P	TAKEN
<u>Monday, December 10</u>									
9-940A	950-1040A	1050-1130A	TAKEN	1215-1255p	1-140P	150-230P	240-320P	TAKEN	420-500P
<u>Wednesday, January 16</u>									
9-940A	950-1040A	1050-1130A	1140A-1210P	1215-1255p	1-140P	150-230P	240-320P	330-410P	420-500P
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North Quincy – MTA Headquarters:									
<u>Monday, October 15</u>									

9-940A	950-1040A	1050-1130A	1140A-1210P	1215-1255p	1-140P	150-230P	240-320P	330-410P	420-500P
Monday, November 5									
9-940A	950-1040A	1050-1130A	1140A-1210P	1215-1255p	1-140P	150-230P	240-320P	330-410P	420-500P
Wednesday, December 19									
9-940A	950-1040A	1050-1130A	1140A-1210P	1215-1255p	1-140P	150-230P	240-320P	330-410P	420-500P
Friday, January 11									
9-940A	950-1040A	1050-1130A	1140A-1210P	1215-1255p	1-140P	150-230P	240-320P	330-410P	420-500P
									092418

Kindly send your appointment request to me at emccourt@masteacher.org. Even if we've met before, kindly be sure that your replies include your full name, your institution, an email address, a best phone contact, the site that you are requesting and three possible appointment times at that site.

Please note, if you are able to come at any time on a specific date, please state that. This may improve the likelihood of your being accommodated.

To assist in the response process, kindly attempt to copy the table form immediately below, paste it into your reply email, complete it and send it back to me immediately.

Your Name (Last/First)	
Your Institution	
Best email	
Best phone contact	
Site requesting (North Quincy or Worcester)	
Requesting (date(s)/time(s))	

I will try to reply to you within 3 to 4 days. If confirmed, your confirmation will include additional instructions about the meeting location and what to bring with you to the consultation.

Thanks,
Ed McCourt

MTA Retirement Consultant - Higher Ed
[781-325-2553](tel:781-325-2553)