

Invest in your  
future

## Dates to Remember

You must submit your retirement application to INPRS 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:	Apply on:
June 1, 2012	March 1, 2012
July 1, 2012	April 1, 2012
Aug. 1, 2012	May 1, 2012
Sept. 1, 2012	June 1, 2012
Oct. 1, 2012	July 1, 2012
Nov. 1, 2012	Aug. 1, 2012
Dec. 1, 2012	Sept. 1, 2012
Jan. 1, 2013	Oct. 1, 2012
Feb. 1, 2013	Nov. 1, 2012

For  
more  
Dates to  
Remember,  
visit  
[www.inprs.in.gov](http://www.inprs.in.gov).

**INPRS**  
Retirement Services  
One North Capitol, Suite 001  
Indianapolis, IN 46204

ONE NORTH CAPITOL, SUITE 001  
INDIANAPOLIS, IN 46204



TIME TO RETIRE

Are you ready for the life after  
work experience?

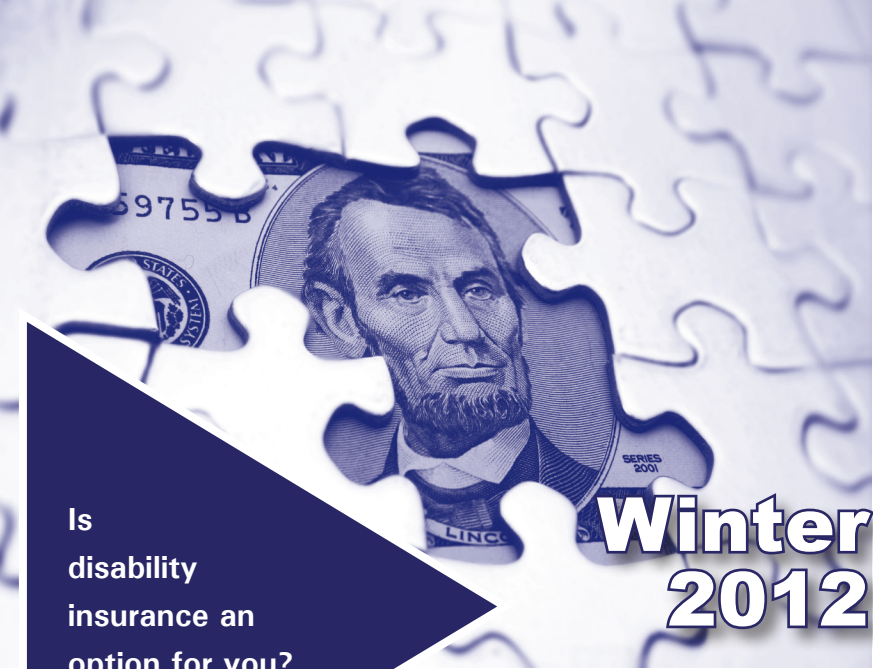
Winter 2012

Be confident  
about your decision

Read inside for information on our  
Pre-Retirement Workshops.

Register today to start  
planning your future.





**Is disability insurance an option for you?**

You've been saving more money for retirement. You have a sufficient amount of life insurance that will protect your family if you should die prematurely, but have you considered disability insurance? If you become disabled, you may receive payments from Social Security or a company disability policy, but the income may not be enough to sustain your needs.

A permanent injury may keep you from working. If this happens, your earned income stops, but your expenses are ongoing. You may incur more expenses to help

with the activities of your daily living. There are many factors to consider as you prepare for retirement. You may want to meet with a financial advisor to discuss your options for disability insurance coverage.

Be prepared by finding out more about your PERF pension benefit. Register for a retirement benefit workshop in your area.

# ATTEND AN INPRS RETIREMENT BENEFIT WORKSHOP

**A**re you within 18 months of retirement? If so, sign up today for an INPRS retirement benefit 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.



# WOULD YOU LIKE TO ATTEND A RETIREMENT BENEFIT 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:

Anderson - 3/6/2012	Fort Wayne - 4/3/2012	Jasper - 3/21/2012	Richmond - 2/21/2012
Bloomington - 3/14/2012	Franklin** - 3/22/2012	Jeffersonville - 4/4/2012	Richmond - 4/17/2012
Connersville* - 3/20/2012	Greenfield - 2/1/2012	Kendallville - 2/21/2012	Schererville* - 3/6/2012
Danville - 2/15/2012	Hammond - 2/7/2012	Kokomo - 4/10/2012	Seymour - 2/1/2012
Evansville - 2/15/2012	Hammond - 4/3/2012	Lafayette - 3/27/2012	Terre Haute - 2/28/2012
Evansville - 3/28/2012	Hartford City - 2/7/2012	Madison - 4/10/2012	Terre Haute - 4/24/2012
Evansville - 4/18/2012	Hartford City - 4/3/2012	Mishawaka - 2/22/2012	Vincennes - 3/7/2012
Fort Wayne - 2/7/2012	Huntington - 3/20/2012	Mishawaka - 3/21/2012	Warsaw - 4/17/2012
Fort Wayne - 3/6/2012	Indpls (Downtown) - 3/7/2012	Mishawaka - 4/18/2012	

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

*\*\*Morning session for this workshop begins at 9:30 a.m, afternoon session begins at 1:30 p.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.inprs.in.gov](http://www.inprs.in.gov), click "Retirement Education," then click "Workshops." Click "Register for a PERF retirement benefit workshop," to complete the online registration form, or
- By phone, toll-free at (888) 526-1687.

**\*\*\*NOTE: this is NOT a registration form. To register for a workshop, use the above instructions.**