

# THINKING OF RETIRING?

**Attend the ETFO Retirement/Pension Workshop**

**Tuesday, November 14th, 2017 4:30 pm**

**at the HWETL Office—105 Nebo Road**

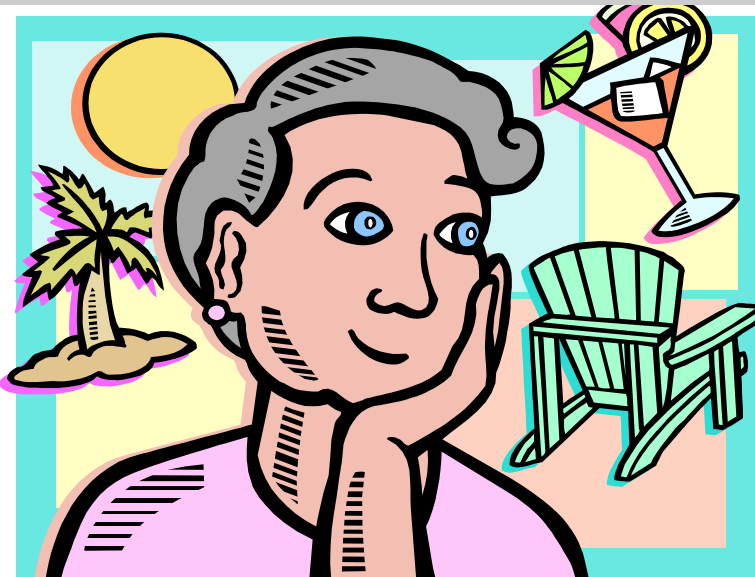
**Please call Ursula Vander Ploeg  
to register by Friday,  
November 3rd, 2017**

905-318-2771

As registration is limited, register early to avoid  
disappointment

**Workshop topics include:**

- the TPP at a glance
- Legislation
- recent plan changes
- 10 year guarantee
- the formula
- teaching after retirement
- survivor/spouse pensions
- deferred pensions
- disability pensions
- penalties
- CPP and your pension
- pension indexing
- marriage and retirement
- sick leave gratuity
- commuted value



## Please Post and Announce!!