

WORTH DOING

Retirement and Financial Wellness Workshops

Are you considering retiring in the next 10 years? It's a good idea to get your ducks in a row well in advance.

Attend an Alberta Teachers' Association (ATA) online Pre-Retirement Workshop to start planning early. These sessions are helpful if you know your retirement date, but even if you don't, you need to understand the retirement process, when you need to start filling out applications and how much money you will have during your retirement.

Lifestyle planning is also important. Will you travel? Will you participate in other retirement pastimes (such as golf, lawn bowling or pickleball)? You should have some insight into what lifestyle you would like to have when you stop teaching and how much that will cost.

This workshop will answer all your questions. Together, teachers and their pension partner will explore planning for retirement, the changing character of retirement and the process of making important decisions. You will learn about financial and lifestyle planning before, during and after retirement from a teacher's perspective. The workshop will investigate various aspects of retiring, including building a financial plan, the Alberta Teachers' Retirement Fund (pension plan), wills and estates, benefits, and lifestyle planning for a successful and rewarding retirement.

Choose one of the sessions below and watch for a link to register which will be posted approximately *one month prior to each event*

date: <https://teachers.ab.ca/events>.

Note that Pre-Retirement Workshops are all-day sessions (9:00 am–3:00 pm).

Teachers in All Regions

- Saturday, December 14, 2024
- Saturday, February 1, 2025
- Saturday, February 8, 2025
- Saturday, March 1, 2025

Urban Local Teachers

- Edmonton Public Teachers only – Saturday, November 16, 2024
- Calgary Catholic Teachers only – Saturday, November 30, 2024
- Edmonton Catholic Teachers only – Saturday, January 11, 2025
- Calgary Public Teachers only – Saturday, January 25, 2025

Understanding Your Pension (Early Service Teacher Education)

This evening retirement information session offers general information on the Alberta teachers' pension plan, planning personal savings, Federal benefits and other retirement income sources for early service teachers. The session's focus is

on forward planning early in a teacher's career, while emphasizing debt reduction and savings planning. Pension partners are also encouraged to attend.

- Wednesday, November 20, 2024 (evening)

Watch for a link to register which will be posted approximately *one month prior to this event* date: <https://teachers.ab.ca/events>

Retirement Planning for Women

This session focuses on retirement planning for female teachers. Women and men face different challenges in their lives, and those challenges can have financial consequences. Women live longer, which means they will likely spend more years alone; therefore, they will need more retirement savings, so they don't outlive their money. Teachers will have the opportunity to engage in an interactive workshop, which aims to improve women's financial literacy and confidence.

- Wednesday, February 19, 2025 (evening)

Watch for a link to register which will be posted approximately *one month prior to this event* date: <https://teachers.ab.ca/events>

Capital Planning Presentations

Join Capital Planning to dive into specific financial wellness topics:

- Tuesday, November 5, 2024 (evening)—General investments (RRSP, TFSA), how compound interest works, understanding investment fees
- Wednesday, January 22, 2025 (evening)—Taxes and RRSPs, RRSP deadline, extra contributions.
- Tuesday, February 25, 2025 (evening)—Debt management with MNP Debt
- Thursday, March 13, 2025 (evening)—All-encompassing session with a quick rundown of all things financial wellness.
- Wednesday, April 23, 2025 (evening)—Insurance focused, identifying coverage gaps and risks, life insurance (term vs permanent) and critical illness insurance.

Watch for a link to register which will be posted approximately *one month prior to each event* date: <https://teachers.ab.ca/events>

WORTH SHARING

Financial planning can be a daunting task. Ensure you have the information you need by attending a Workshop this school year. **#WEAREATA**

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