

# Retirement Education



APERS offers complimentary training events year-round for our members in various stages of retirement planning, from new hires to those considering or entering the retirement process. APERS offers webinar presentations to our employers for their specific agency, when scheduling permits.

APERS encourages employers who make up the retirement system to ensure their employees are well educated in that retirement system. It's important for our membership to understand how the system works, what their future benefits will be, and how to apply for those benefits when they are ready to retire.

APERS offers a full range of retirement related seminars, and we are adding more all the time. If you would like APERS to provide a

training session for just your employees, please email Education Services at:

[APERS.EducationServices@arkansas.gov](mailto:APERS.EducationServices@arkansas.gov)

Everything you need to know about our seminars and webinars is available at [www.apers.org/seminars](http://www.apers.org/seminars). The season's schedule of retirement education events is shown, as are instructions for registering inside the MSS portal, and contacting APERS for assistance.

*Employers, share these Retirement Education opportunities with your employees .*

## Webinar Descriptions

The **New Member Seminar** is designed to be an introduction to APERS as well as provide general information about the system. New members often have a lot of questions about the system - how it works and what you can expect from APERS over the course of your career. Common questions include how they earn a benefit, how much will that benefit be, when can they retire, and more.

The **Road to Retirement Seminar** is for any APERS member who is vested for benefits and wants to know more about the retirement system

and understand what benefits and options are available as you approach retirement. You will receive information about reciprocity, service credit purchases, the benefit formula, and retirement eligibility.

A Social Security representative will be in attendance (unless otherwise indicated on the schedule). The Social Security representative will provide an overview of retirement and survivors insurance, working while receiving benefits, taxations of benefits and Medicare.

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## Webinar Descriptions (continued)

The **Retirement Readiness Workshop** is for any APERS member who is within one year of retirement and has questions about the retirement process. Workshop attendees will receive an estimate during this session.

The **DROP Entry Workshop** is for any APERS member who has interest in the Deferred Retirement Option Plan (DROP) and will have at least 27 years actual service at the time of the session. You will receive information about DROP eligibility, annuity options, and beneficiary

designation. We will also provide each registered attendee with an estimate and information about PAW (Partial Annuity Withdrawal).

The **DROP Exit Workshop** is for any APERS member who is currently in the Deferred Retirement Option Plan (DROP) and has questions about the exit process. Attendees should be within one year of exiting the DROP. Each registered attendee will receive an updated DROP projection and information about distribution options.

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## Staying Informed, Getting More Value

APERS makes it easy to stay informed with quarterly newsletters, annual statements for active members and for those receiving benefits, an easy-to-navigate website filled with useful facts and publications, plus frequently updated profiles on [Facebook](#), [Twitter](#), and [Instagram](#).

The website features our exclusive Members Self-Service (MSS) portal where registered members can view their personal data, make certain changes, view benefit estimates, and other tasks at their convenience.

Please feel free to share the webinar announcements and other posts on your company's social media sites, or grab them to place in your own newsletters. It's a great way to help your employees who might be considering retirement or have interest in knowing more about the system.

Please don't hesitate to call or message us using the Contact Form at [www.apers.org/contact](http://www.apers.org/contact) if you have any questions or need additional information.

*Employers and members alike can always find the latest information on **Webinar topics** and **dates** on our website and by following us on social media.*



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