



**The Saskatchewan Federation of Union Retirees (SFUR) & the Humboldt & District Labour Council (HDLC) are pleased to offer**  
***“What’re you doing after work?”***

***A pre-retirement course***

**Humboldt, Sask: Friday (evening) June 13<sup>th</sup> & Saturday, June 14<sup>th</sup>, 2014**  
**Bella Vista Inn – 1815 - 8<sup>th</sup> Avenue (Hwy #5) – Humboldt, Sask.**

***The target audience for this course is union members, their spouses and/or partners.***

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The **Saskatchewan Federation of Union Retirees (SFUR-CURC)** and the **Humboldt & District Labour Council (HDLC)** are hosting a comprehensive 1½ day pre-retirement workshop in Humboldt on June 13 & 14, 2014.

***“What’re you doing after work? A pre-retirement course”*** developed by the Congress of Union Retirees of Canada (CURC) deals with all the major issues, which those planning for retirement need to consider: goal setting, legal issues, housing, changing relationships, retirement activities, volunteering, labour movement involvement, health and, of course, financial matters. (Please see the attached course agenda for a more complete list of topics covered in the course.)

The course presents a union perspective on retirement. It is delivered by two or more facilitators, at least one of whom is a union retiree, who shares actual, practical advice based on personal experience.

We know that there is a serious demand for this kind of training, even amongst those who have pre-retirement courses sponsored by their employers.

Adequate pre-retirement information (without high pressure sales pitches or bias from money managers, the banking industry, investment firms and employers) is extremely important for union members considering and preparing for retirement in the near future.

This is an introductory course for individuals:

- coming up to retirement and asking questions about retirement;
- considering early retirement, or on the verge of layoffs, but who are not sure if they will be able to afford it;
- who have or will negotiate a pension plan, served as a trustee on a board of pension trustees, or even taken a pre-retirement course through their employer;
- with interest in knowing more about retirement in general.

**Saskatchewan Federation of Union Retirees (SFUR-CURC)**  
***“What’re you doing after work? A pre-retirement course”***  
**Registration Form**

Participant #1 Name: \_\_\_\_\_

Participant #2 Spouse/Partner Name: \_\_\_\_\_

Union: \_\_\_\_\_

Union: \_\_\_\_\_

Workplace: \_\_\_\_\_

Workplace: \_\_\_\_\_

Are you a member of the  
Saskatchewan Federation of Union Retirees?

☐ Yes

☐ No

Are you a member of the  
Saskatchewan Federation of Union Retirees?

☐ Yes

☐ No

Address: \_\_\_\_\_

Town/City: \_\_\_\_\_ Postal Code: \_\_\_\_\_

Phone: (home) \_\_\_\_\_ (cell) \_\_\_\_\_ (work) \_\_\_\_\_

E-mail address: \_\_\_\_\_

The workshop **registration fee is \$35 (per person).**

Please include your fees with your registration form and make your cheque payable to the:  
***“Saskatchewan Federation of Union Retirees”***

**Total registration fee of \$ \_\_\_\_\_ for \_\_\_\_\_ participant(s) is enclosed.**

**Please note:**

You will be provided with printed course material, lunch on Saturday, snacks & refreshments.  
The Bella Vista is wheelchair accessible and has off-street parking.

All participants (or their unions) are responsible for their own accommodations.

A block of rooms has been reserved under the “SFUR” until June 1<sup>st</sup>, 2014.

To book a room, contact the **Bella Vista Inn Reservations** via:

Main phone: 1-306-682-2686

Toll free: 1-800-667-0790

e-mail: [bellavistainn@hotmail.com](mailto:bellavistainn@hotmail.com)

Do you have any **disability, mobility, or dietary issues** of which we need to be made aware?

☐ Yes

☐ No

If “Yes”, please explain: \_\_\_\_\_

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**To pre-register, fax your application to: (306) 525-9514**

**Make your cheque payable to:**

***Saskatchewan Federation of Union Retirees***

**then mail your registration form and course fees to:**

**Att: SFUR Pre-Retirement Workshop**

**1888 Angus Street Regina, Sask. S4T 1Z4**

## What participants need to know and bring

(all individuals registering for this workshop should have a copy of this information & the agenda)

Any questions? Contact Janice at (306) 422-8488 or by e-mail: [bernierjm@gmail.com](mailto:bernierjm@gmail.com)

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There are only 24 seats available for the Humboldt workshop, so please register early to guarantee a spot.

The target audience for this course is union members, their spouses and/or partners, specifically those:

- coming up to retirement and asking questions about retirement;
- considering early retirement, or on the verge of layoffs, but who are not sure if they will be able to afford it;
- who have or will negotiate a pension plan, served as a trustee on a board of pension trustees, or even taken a pre-retirement course through their employer;
- with an interest in knowing more about retirement in general.

If you have a spouse or partner, we urge you to have this person join you. If that is impossible, it is important that you discuss the issues with them. Please view this course as an introduction to retirement planning and not the final word.

### ***Participants should bring:***

- details of your workplace pension plan;
- details of your retiree benefits plan (if there is one);
- information on your personal budgets (monthly expenses/income, utility bills, mortgage/rent/loans/credit cards, etc...);
- CPP statement of contributions;
- information about spouse's pension, CPP entitlement, etc.
- ***optional:*** a laptop or other device to access the internet.

While finances are only one part of planning retirement, it is an important one as you look ahead to achieving your goals. ***It is essential that you bring basic information on your workplace plan and CPP entitlement, to the course.***

***This information is for your personal use only. You are not expected to share this with, or during the class.***

***Please bring the details of your workplace pension plan.*** If it's a defined benefit, what is the formula? If it's defined contribution do you know the value? If it's some other combination, does the benefit include CPP or OAS or are these in addition to your workplace plan? How does retiring before 65 affect your pension? Are you eligible for severance pay or bridge payment to 65?

***Bring your most recent CPP/QPP statement.*** You can request one on-line at: <http://www.servicecanada.gc.ca/eng/isp/commo n/proceed/socinfo.shtml>

To use this online service, you must:

- be at least 18 years of age;
- have contributed to the CPP;
- provide your Social Insurance Number, first name, last name, date of birth, and your mother's last name at her birth; and
- ***first time users*** must have a personal access code. If you don't have a personal access code, you can request one online.

*(Note: Once you have your personal access code, you have to register for "My Service Canada Account". You will need to create a user ID and password during the registration process – this is called an "Access Key". On return visits, you will only need to enter your "Access Key" to access "My Service Canada Account". If you already have an epass, you will have to replace with an "Access Key".)*

If you do not have access to the internet, you can call Service Canada toll free between 8 AM and 8 PM local time at 1-800-622-6232, or in person to a Service Canada Centre.

Web sites to visit to obtain up-to-date information:

### **CPP, OAS and GIS:**

[www.sdc.gc.ca/asp/gateway.asp?hr=en/isp/pub/oas/gisma in.shtml&hs=ozs](http://www.sdc.gc.ca/asp/gateway.asp?hr=en/isp/pub/oas/gisma in.shtml&hs=ozs)

### **RRSP's:**

[www.cra-arc.gc.ca/tax/individuals/topics/rrsp/menu-e.html](http://www.cra-arc.gc.ca/tax/individuals/topics/rrsp/menu-e.html)

**Income Tax:** [www.cra-arc.gc.ca](http://www.cra-arc.gc.ca)

## Course Agenda

(subject to change to accommodate participants & time restrictions)

### ***“What’re you doing after work? A pre-retirement course”***

Facilitated by Michael Sheridan (CLC retired) & Janice Bernier (CEP-Unifor retired)

**Humboldt: Friday, June 13<sup>th</sup> (evening) & Saturday, June 14<sup>th</sup>, 2014**

**Bella Vista Inn – Humboldt, Sask.**

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### **DAY 1 (evening)**

#### **6:30 p.m. Registration**

- Meet & Greet

#### **7:00 p.m. Introduction**

- Welcome
- Personal introductions
- Why? What? and How? of the course
- Thoughts on retirement

#### **Pre-retirement Planning 1**

- Retirement Goals

#### **Health & Well Being**

- Life expectancy
- Living with disabilities
- Mental health
- Elder abuse
- Staying healthy
- Health care benefits

#### **9:30 p.m. Adjourn for the day**

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### **DAY 2 (full day)**

#### **9:30 a.m. Pre-retirement Planning 2**

- Housing
- Legal planning

#### **Finances A**

- Sources of retirement income
- Income from the government
- Workplace pension plans
- Paid work
- Review

#### **Relationships**

- Main changes
- Some changing relationships

#### **Finances B**

- Net worth
- Assets
- Liabilities
- Net worth calculation
- Retirement income after tax

#### **Women & Retirement**

#### **Finances C**

- Retirement income calculation # 17
- Retirement expenses calculation # 20
- Financial advisors
- Elder abuse: financial abuse

#### **Activities**

- Things we must do
- Leisure time activities
- Volunteering
- Union activity in retirement
- Congress of Union Retirees of Canada (CURC)
- Saskatchewan Federation of Union Retirees (SFUR)

#### **Conclusion**

- Wrap-up
- Evaluation

#### **4:30 p.m. Farewell & Happy Retirement!**