

## **Retirement 101**

A message from your Chairman

In today's busy society we often do not plan for retirement until a few weeks before we decide to retire. Regrettably we spend far more time planning for a two week vacation. In reality we should start our retirement planning right after we leave the human resources orientation meeting. I would like to recommend to you an educational link from the International Foundation of Employee Benefit Plans –

Retirement 101 – Realize the Power of your Pension

<https://www.ifebp.org/microsite/Pages/default.aspx>

Please take time to educate yourself about retirement and start making plans today concerning your future. Remember you could possibly spend as much time or more in retirement as you did working. One more final encouragement, please review your beneficiary and update as necessary.

George J. Mitchell, Chairman

February 16, 2016