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## Board Elects Chairman and Vice Chairman

The PSERS Board of Trustees recently held its annual organizational meeting at its headquarters in Harrisburg. Melva S. Vogler, of Hawley, Wayne County, was re-elected Board Chair of the PSERS' Board of Trustees and James M. Sando, of North Wales, Montgomery County, was elected Vice-Chair.

### **Chairman Melva S. Vogler**

The Board unanimously re-elected Ms. Vogler to a one-year term as Board Chair. Ms. Vogler has been a member of PSERS' Board since 1994. She represented active members on the Board for twenty years and was recently elected to serve as the representative for PSERS retired members. She has served as Chair since January 2007. A graduate of Susquehanna University, she also earned a master's degree from Marywood College and received her supervisory certificate from the University of Scranton. Ms. Vogler recently retired from Wallenpaupack Area High School.

She currently serves on the Pennsylvania State Education Association (PSEA) Staff Pension Board and was a member of PSEA's Board of Directors from 1988 until August 2004 serving on its Budget Committee from 1991 through August 2004. She also is a member of the National Council on Teacher Retirement (NCTR) Legislation Committee. In addition, she was a member of the Executive Board of the NCTR from November 2003 through November 2009 and served as the President of the NCTR. She also served on the National Institute on Retirement Security Board and on the Executive Committee of the Council of Institutional Investors. Ms. Vogler is currently a member of PSEA-Retired and Pennsylvania Association of School Retirees.

### **Vice Chairman James M. Sando**

The Board also unanimously elected James M. Sando to a one-year term as Vice-Chair. Mr. Sando is one of three Board members elected to represent the active certified contributing members of the System. He has been a Board Member since 2007.

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**PSERS**  
5 N 5th Street  
Harrisburg PA 17101-1905

Toll-Free 1.888.773.7748  
Local Calls 717.787.8540  
FAX 717.772.3860

**Phone Hours**  
**Weekdays**  
**(except holidays):**  
**8:00 a.m. - 5:00 p.m.**

**Website Address:**  
[www.psers.state.pa.us](http://www.psers.state.pa.us)  
**Email Address:**  
[ContactPSERS@pa.gov](mailto:ContactPSERS@pa.gov)

## **PSERS Board of Trustees Meeting Schedule**

**May 2, 2014**  
**June 13, 2014**  
**August 7, 2014**

PSERS Board meetings are held in Harrisburg at PSERS, located at 5 N 5th Street. In addition to these Board meetings, Committee meetings are held throughout the year. All PSERS Board meetings are open to the public.

For exact meeting times or if you would like to attend and require an accommodation to participate, please call Barbara Book, PSERS Executive Office at 1.888.773.7748, extension 4617.

## **Qualified and Unqualified Earnings**

As a member of PSERS, the contributions you make to your PSERS account are withheld only from qualified earnings you receive from your employer. Qualified earnings include your regular salary and wages, compensation for overtime work, extracurricular activities, paid sick and personal leave. All other compensation, such as lump-sum payouts for unused sick, vacation, or personal leave, severance payments, underwritten insurance costs, or any inducements to retire from an employer are not qualified earnings; and therefore, not included when PSERS contributions are withheld. These “unqualified” earnings are also not considered when calculating your final average salary. This article contains some examples of unqualified earnings.

### **Paid Administrative Leave**

According to the Retirement Code, an employee can only receive retirement credit for the period where the employee actually engaged in work for the school district and received regular payment for that work. If you are placed on administrative leave, you may continue to receive payment from your employer; but

PSERS contributions should not be withheld. In this example, because you did not perform any work for your employer once the leave began, the time spent on leave does not entitle you to earn retirement credit.

There are limited exceptions to the work requirements for Approved Leave of Absences. More information on Approved Leave of Absence is found in the PSERS *Active Member Handbook* and on the PSERS website.

### **Severance Payments**

A severance payment is defined as any payment, other than for professional salary, paid contingent on the employee retiring from school service by a certain date. For example, your employer imposes a pay freeze but excludes from that freeze employees who agree to retire. The increase that the retiring employee receives is considered a severance payment. Another example is if you agreed to retire within a certain number of years in exchange for an additional step raise. This “longevity pay” is also considered a severance payment because receipt of the salary increase was in exchange of your agreement to retire.

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## Fringe Benefits

A fringe benefit is a benefit given to an employee in addition to regular wages or salary. If you receive a lump-sum payment to be placed in a Tax Sheltered Annuity (TSA) of your choice, and this lump-sum payment was in addition to your base salary, this payment is not considered qualified earnings. Also, if you receive a payment in lieu of a benefit, like a car allowance or waiving health insurance benefits, these are also unqualified earnings.

In some cases, these earnings are incorrectly reported to PSERS as qualified earnings. When this happens, PSERS must remove the unqualified contributions and earnings from your PSERS account and any service credit that may have resulted from these contributions. If the member has already retired, the retirement benefit must be recalculated to reflect only the qualifying data. This may result in a lower monthly benefit and/or in a debt to recover any overpayment that may have occurred. Contact PSERS for more information on qualified and unqualified earnings.

## Return to Service Requirements for Sabbatical Leaves

A sabbatical leave may be granted to an active full-time professional member, or member of the supervisory, instructional, or administrative staff for professional development, restoration of health, or other purposes, if approved by the school board. The leave may be for one full school term (180 days), one half school term (90 days) or two half school terms within a two-year period.

***Beginning on or after July 1, 2014, a member on sabbatical leave must return to the employer that granted the leave for a period equal to at least one school term immediately following the leave to retain the full sabbatical service credit.*** A school term is defined as 180 days, regardless of the fiscal year or the number of days the member is contracted to work. Ten-month employees who do not ordinarily work over summer months are not expected to return until the start of the next school term. If the member returns for less than one school term, the member's service, salary, and contributions will be prorated based on the percentage of the school term rendered after the sabbatical leave.

For sabbatical leaves of absence that begin prior to July 1, 2014, the member is required to return for the length of the leave in order to retain service credit for the sabbatical. If a member returns for less than the length of the sabbatical leave, the member's service, salary, and contributions will be reduced on a day-for-day basis.

## Updating Your Address

It is important to make sure that you always keep your address up to date with PSERS. Throughout the year, PSERS mails our newsletters and other important and time-sensitive information.

If you are currently working in a Pennsylvania public school, **report any change of address to your employer.** Your employer will submit the information to PSERS.

If you left employment and have deferred receiving your retirement benefit until later, submit your address change to PSERS in writing. Mail your information to:

PSERS  
5 N 5th Street  
Harrisburg PA 17101-1905

You must include your signature and at least the last four digits of your social security number in the letter to assure proper identification of your account.

**PSERS is proud to be an equal opportunity employer supporting workforce diversity.**

# Leaving Employment

As a member of PSERS, you are entitled to certain benefits when leaving Pennsylvania public school employment. The benefits to which you are entitled are determined by your membership class and the amount of credited service you have earned with PSERS. When leaving employment, you may qualify to refund your contributions and interest, defer retirement (vest), or apply to receive a retirement benefit.

For more information regarding your options when leaving employment, refer to the PSERS publication, *Your Benefits & Leaving Employment* (PSRS-9580), found on the PSERS website under Publications.

## Refunding

When you refund your account, you receive the money deducted from your pay for your PSERS account and any interest earned on these contributions. A refund is the only benefit available to you if you are:

- A Class T-C or Class T-D member with fewer than five (5) years of credited service or age 62 or older at the time of leaving employment with less than one year of credited service.

- A Class T-E or Class T-F member with fewer than 10 years of credited service or age 65 or older at the time of leaving employment with fewer than three years of credited service.

You must complete an *Application for Refund* (PSRS-59) to receive a refund from PSERS. The *Application for Refund* is available only by contacting PSERS.

## Deferring (Vesting)

Deferring retirement (also known as vesting) postpones receipt of your monthly retirement benefit until a later date. You are eligible to defer retirement if you terminate employment and are:

- A Class T-C or Class T-D member with at least five (5) years of credited service or age 62 or older at the time of terminating employment with at least one year of credited service.
- A Class T-E or Class T-F member with at least 10 years of credited service or age 65 or older at the time of terminating employment with at least three years of credited service.

When you defer retirement, your contributions remain in your PSERS account and continue

to earn four percent interest compounded annually. You may choose to defer to eliminate or reduce the penalties of an early retirement. You must contact PSERS when you decide to begin receiving a retirement benefit and complete the appropriate application(s).

## **Important Note About Deferring**

The Internal Revenue Service (IRS) mandates that retirement benefits must begin to be distributed by April 1 of the calendar year following the year in which you attain age 70 1/2. As a result, if you left school service and chose to defer receipt of your retirement benefit and are approaching age 70 1/2, you are required to begin receipt of your retirement benefits from PSERS. Your PSERS retirement calculation will ensure that the IRS-defined Required Minimum Distribution (RMD) threshold is met. ***If you do not begin receiving your RMD, the IRS may impose a 50% penalty tax on the amount not distributed as required.*** If you have questions regarding RMD, we encourage you to seek advice from your tax consultant or the IRS.

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## Retiring

When you retire, you choose to begin receiving your monthly retirement benefits. You are eligible to apply for a retirement benefit if you are:

- A Class T-C or Class T-D member with least five (5) years of credited service.
- A Class T-E or Class T-F member with at least 10 years of credited service.

There are different requirements for a no-penalty (normal) or disability retirement. Please refer to the leaving employment publication for this information.

If you are applying for retirement, PSERS recommends that you first complete the following:

- Attend a Foundations for Your Future (FFYF) meeting. A schedule of upcoming meeting dates is available on page 8 of this newsletter.

- Request an estimate of your retirement benefits by completing a *Request for Retirement Estimate* (PSRS-151) form.
- Once you receive your staff-prepared estimate, contact PSERS to schedule an Exit Counseling session.

If you are planning on leaving employment, please remember to inform your employer of your plans. PSERS cannot process any benefits without confirmation of your termination date from your employer. Also, whether vesting or retiring, always keep your address updated with PSERS. Refer to page 3 for more information on keeping your address updated.

## Your Retirement Date

To make your retirement date the day after your termination date (your last day of work), PSERS must receive your *Application for Retirement* (PSRS-8) within 90 days of your termination date. If you select an alternate date of retirement, you may select any date after your date of termination, as long as your *Application for Retirement* is received by PSERS within 90 days of your termination date.

If your application is not received within 90 days of your termination date, your retirement date will default to the date PSERS receives your application or an alternate date of your choice, whichever is later.

Mr. Sando earned a Bachelor's Degree and Master's Degree in Education from East Stroudsburg University. He has been a teacher at Shady Grove Elementary in the Wissahickon School District for 27 years.

Mr. Sando has been on the PSEA Board of Directors since 1999, serving currently as President of Mideastern Region. He served on the North Wales Borough Zoning Hearing Board from 2010 to 2011 and was recently elected to the North Wales Borough Council for a term that began in January 2014. Mr. Sando is currently the President-Elect of the National Council on Teacher Retirement (NCTR) where he has previously served as Secretary-Treasurer, a member of their Executive Committee and a member of their Trustee Education Committee. He is on the Executive and Steering Committees of the Trustee Leadership Forum for the Initiative for Responsible Investment at the Kennedy School of Government at Harvard University. Mr. Sando is also the Chair of the Board of Trustees of the Bucks and Montgomery Counties Health Care Consortium, providing health care for 20 school employers and over 10,000 members.

### **New Board Members**

In addition to the elections of the Board Chair and Vice-Chair, three new board members began their terms on the Board in January 2014. Frederick T. Berestecky, Larry Breech and Susan C. Lemmo were recently elected by acclamation to fill Board seats vacated by three retiring Board members.

#### ***Frederick T. Berestecky***

Frederick T. Berestecky was elected by acclamation to represent the active certified membership for a term of three years. Mr. Berestecky earned a bachelor's degree in Elementary Education from California State College and is a middle school social studies teacher at the Ringgold School District. He is a member of PSEA and the National Education Association. He served as assistant football coach, local president, chief negotiator, treasurer, vice president, and president of the PSEA Southwestern region. He also serves on the PSEA Board of Directors.

#### ***Susan C. Lemmo***

Susan C. Lemmo was elected by acclamation to represent the active certified membership for a term of two years. Ms. Lemmo has been an art teacher

at Curwensville Area School District since 1990. She earned a bachelor's degree in Fine Arts and her teaching certificate from Indiana University of Pennsylvania and a master's in Fine Arts from Penn State University. She has served as president of the Curwensville Area Education Association since 2000. Also, she has been the treasurer of the Clearfield, Elk, Cameron, and Jefferson Central Labor Council since 2005. She is the incoming president of the PSEA Central Region. She served as vice president of PSEA Central Region from 2010 to 2013, secretary of PSEA's Political Action Committee for Education (PSEA-PACE) from 2009 to 2010, and as a Central Region representative on the PSEA-PACE Board of Directors from 2008 to 2010.

#### ***Larry Breech***

Larry Breech was elected by acclamation to represent the members of the Pennsylvania Public School Boards for a term of three years. Mr. Breech has been a self-employed businessman for over 30 years and a guest teacher (K-12) for over 13 years. He earned a bachelor's degree in Business Administration from Penn State University. Mr. Breech has served as a board member

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of the Millville Area School District for over 14 years and also currently serves as president of the Mid-Atlantic Soybean Association and as president of the Central Susquehanna Intermediate Unit (CSIU). He previously served as the vice president and treasurer of the CSIU and chaired the Finance committee at the CSIU. He also served as the president and treasurer of the Columbia/Montour Area Vocational-Technical School and as president of the PA Family Farm Foundation. Mr. Breech has also served on the Budget and Finance committees on the National Board of Directors of the National Farmers Union.

## Changes to a Retirement Application

Completion of your *Application for Retirement* (PSRS-8) is a very important step in the retirement process. Once completed, the terms of your retirement choices are legally binding unless you file an *Intent to Change the Terms of the Retirement Plan* (PSRS-1242) form. It must be completed and submitted to PSERS within the date specified in your retirement Benefit Letter. PSERS strongly suggests for everyone applying for a PSERS retirement to first attend a Retirement Exit Counseling session for assistance in understanding and properly navigating the retirement process. Please call your local PSERS regional office for an appointment.

In some instances, changes can be made to your retirement application without the need for the Intent to Change process. Changes can be made to your retirement application **if your request is received by PSERS before your date of retirement**. Your request must be in the form of a letter containing your signature which must be mailed or faxed to PSERS.

If your retirement date has passed, PSERS will make requested changes without the Intent to Change process **only if your application has not reached the application review process**. In addition to your signature, the letter request must also contain the statement: "By requesting to make a change to my retirement, I also waive

the opportunity to follow the Intent to Change process." If your application has already reached the review process, changes will only be made through the Intent to Change process.

The following information can be changed at any time after your retirement application has been submitted without the Intent to Change process.

- To change the amount of your Federal Withholding Taxes, you must complete form *W-4P Federal Tax Withholding Certificate for Annuity Payments*.
- To change a beneficiary under the Maximum Single Life Annuity or Option 1, you must complete the *Nomination of Beneficiaries* (PSRS-187) form.
- To change direct deposit information, you must complete the *Authorization for Direct Deposit – Electronic Transfer of Benefit* (PSRS-116) form.

These forms are available on the PSERS website under Forms. The *Intent to Change the Terms of the Retirement Plan* (PSRS-1242) form is included in the Benefit Letter that will be sent to you when your retirement application is finalized.

## Foundations for Your Future (FFYF)

As a part of its educational outreach, PSERS provides *Foundations for Your Future* seminars for active members. PSERS regional representatives present these seminars throughout the school year to provide all active members with general information about PSERS benefits and services. Attendance at a *Foundations for Your Future* seminar will help you begin to plan for your retirement early in your career. During these seminars, PSERS examines topics such as benefit options, withdrawal of contributions, rollovers, taxes, and legislative actions affecting PSERS. A copy of the presentation can be found on the PSERS website at [www.psers.state.pa.us](http://www.psers.state.pa.us), under Regional Offices, Retirement Overview (FFYF).

Listed below are seminars scheduled from June 2014 through August 2014 (not inclusive, more dates may be added in some areas). A complete list of seminars is found on the PSERS website under Regional Offices, Retirement Overview (FFYF), and Schedule.

If you need directions to any of the locations, please contact your regional office, the PSERS Member Service Center at 1.888.773.7748, or access the PSERS website. If there is a demand for additional seminars during the year, PSERS may add seminars and post them to the PSERS website.

**Please Note:** Advance registration is not required to attend any of these seminars. If you require an accommodation to participate, please contact your PSERS regional office.

**As this printed schedule is subject to change due to weather or other unforeseen conditions, we highly suggest that prior to leaving for a meeting, you verify the dates and times listed through the schedule posted on the PSERS website.**

**If a school location experiences an emergency/weather closing, the meeting will be canceled.**

### Southwest Region, Toll-Free 1.888.773.7748, extension 5775 Counties Served: Allegheny, Fayette, Greene, & Washington

County	City	Address	Date	Time
Allegheny	Homestead	Allegheny I.U., McGuffey and Sullivan Rooms, 475 E. Waterfront Dr.	July 17, 2014	1:00 p.m.
Fayette	Uniontown	Holiday Inn Uniontown, Appalachian Ridge Room, 700 W. Main St.	July 8, 2014	1:00 p.m.
Washington	Washington	Trinity Middle School, Auditorium, 50 Scenic Dr.	July 15, 2014	1:00 p.m.

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Foundations for Your Future (continued)

<b>Southeast Region, Toll-Free 1.888.773.7748, extension 5575</b> <b>Counties Served: Bucks, Delaware, Montgomery, &amp; Philadelphia</b>				
County	City	Address	Date	Time
Bucks	Quakertown	Richard E. Strayer Middle School, 1200 Ronald Reagan Dr.	July 30, 2014	10:00 a.m.
Delaware	Morton	Delaware County I.U., Education Service Center, Rooms 171 & 172, 200 Yale Ave.	July 9, 2014 August 7, 2014	10:00 a.m. 10:00 a.m.
Montgomery	Kulpsville	Holiday Inn Lansdale, 1750 Sumneytown Pk.	July 15, 2014 August 13, 2014	10:00 a.m. 10:00 a.m.
Philadelphia	Philadelphia	Ramada Philadelphia NE, 11580 Roosevelt Blvd.	July 10, 2014 August 12, 2014	10:00 a.m. 10:00 a.m.
Philadelphia	Philadelphia	Philadelphia School District Education Center, Auditorium, 440 N. Broad St.	July 16, 2014 August 14, 2014	10:00 a.m. 10:00 a.m.
<b>Southcentral Region, Toll-Free 1.888.773.7748, extension 5675</b> <b>Counties Served: Adams, Cumberland, Dauphin, Franklin, Fulton, Huntingdon, Juniata, Lancaster, Lebanon, Mifflin, Perry, &amp; York</b>				
County	City	Address	Date	Time
Cumberland	Mechanicsburg	Cumberland Valley High School, Auditorium, 6746 Carlisle Pk.	July 9, 2014	10:00 a.m.
Lancaster	Lancaster	Lancaster-Lebanon I.U., 1020 New Holland Ave.	July 23, 2014	10:00 a.m.
York	York	York Suburban High School, Auditorium, 1800 Hollywood Dr.	July 30, 2014	10:00 a.m.
<b>Northeast Region, Toll-Free 1.888.773.7748, extension 5375</b> <b>Counties Served: Lackawanna, Luzerne, Monroe, Northampton, Pike, Susquehanna, Wayne, &amp; Wyoming</b>				
County	City	Address	Date	Time
Lackawanna	Archbald	Valley View Jr./Sr. High School, Auditorium, 1 Columbus Dr.	August 6, 2014	10:00 a.m.
Luzerne	Nanticoke	Luzerne County Community College, Educational Conference Center, Auditorium 132 1333 S. Prospect St.	July 17, 2014	10:00 a.m.

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**Foundations for Your Future (continued)**

<b>Northeast Region, Toll-Free 1.888.773.7748, extension 5375 (continued)</b>				
<b>County</b>	<b>City</b>	<b>Address</b>	<b>Date</b>	<b>Time</b>
Monroe	Bartonsville	Howard Johnson, Banquet Room, 63 Route 611	August 5, 2014	10:00 a.m.
Northampton	Easton	The Eastonian Banquet and Convention Center at the Holiday Inn Express, 90 Kunkle Dr.	July 15, 2014	10:00 a.m.
Susquehanna	Montrose	American Legion Gardner-Warner Post 154, 14515 State Route 3001	August 7, 2014	10:00 a.m.
Wayne	Hawley	Wallenpaupack High School Library, 2552 Route 6	July 24, 2014	10:00 a.m.
<b>Centraleast Region, Toll-Free 1.888.773.7748, extension 5475 Counties Served: Berks, Carbon, Chester, &amp; Lehigh</b>				
<b>County</b>	<b>City</b>	<b>Address</b>	<b>Date</b>	<b>Time</b>
Berks	Reading	Reading-Muhlenberg Career & Technology Center, 2615 Warren Rd.	July 23, 2014	11:00 a.m.
Carbon	Jim Thorpe	Jim Thorpe Area High School, 1 Olympian Way	July 16, 2014	11:00 a.m.
Chester	Downingtown	Chester County I.U., 455 Boot Rd.	July 29, 2014	11:00 a.m.
Lehigh	Schnecksville	Carbon-Lehigh I.U., 4210 Independence Dr.	July 22, 2014	11:00 a.m.
<b>Centralwest Region, Toll-Free 1.888.773.7748, extension 5875 Counties Served: Armstrong, Bedford, Blair, Cambria, Indiana, Somerset, &amp; Westmoreland</b>				
<b>County</b>	<b>City</b>	<b>Address</b>	<b>Date</b>	<b>Time</b>
Blair	Altoona	Ramada Inn-Altoona, I-99 Exit 31 Plank Rd., Rt. 220 and Plank Rd. exit	July 29, 2014	10:00 a.m.
Cambria	Ebensburg	Admiral Peary AVTS, Room 204, 948 Ben Franklin Hwy.	August 6, 2014	10:00 a.m.
Indiana	Indiana	IUP Kovalchick Convention and Athletic Complex, 711 Pratt Dr.	July 18, 2014	10:00 a.m.
Westmoreland	Youngwood	Westmoreland County Community College, Commissioners Hall, 145 Pavilion Ln.	August 8, 2014	10:00 a.m.

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**Foundations for Your Future (continued)**

**Northwest Region, Toll-Free 1.888.773.7748, extension 5175**  
**Counties Served: Beaver, Butler, Clarion, Clearfield (DuBois Area School District only), Crawford, Erie, Forest, Jefferson, Lawrence, Mercer, Venango, & Warren**

<b>County</b>	<b>City</b>	<b>Address</b>	<b>Date</b>	<b>Time</b>
Butler	Butler	Butler Area SD Intermediate School, 551 Fairground Hill Rd.	August 7, 2014	1:00 p.m.
Clarion	Clarion	Riverview I.U. 6, 270 Mayfield Rd.	July 24, 2014	1:00 p.m.
Erie	Edinboro	Northwest Tri-County I.U., 252 Waterford St.	July 22, 2014	1:00 p.m.
Venango	Franklin	Rocky Grove Jr./Sr. High School, Auditorium, 403 Rocky Grove Ave.	August 5, 2014	1:00 p.m.

**Northcentral Region, Toll-Free 1.888.773.7748, extension 5275**  
**Counties Served: Bradford, Cameron, Centre, Clearfield (all districts except DuBois Area), Clinton, Columbia, Elk, Lycoming, McKean, Montour, Northumberland, Potter, Schuylkill, Snyder, Sullivan, Tioga, & Union**

<b>County</b>	<b>City</b>	<b>Address</b>	<b>Date</b>	<b>Time</b>
Elk	Kersey	Red Fern Banquet and Conference Center, 421 Old Kersey Rd.	July 16, 2014	1:30 p.m.
Lycoming	Williamsport	Holiday Inn Williamsport, 100 Pine St.	July 23, 2014	1:30 p.m.
Northumberland	Montandon	Central Susquehanna I.U., Main Building, Lawton Ln.	July 30, 2014	1:30 p.m.

**Advance registration is not required to attend any of these seminars.**

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**Don't let a simple mistake  
Contact your PSERS Regional Office for assistance!  
PSERS offers Exit Counseling for our members!  
As retirement season approaches, don't forget...**

**Public School Employees' Retirement System  
Important Information from the  
Commonwealth of Pennsylvania**