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- Pension Forfeiture

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## Different Types of Retirement Plans

Lately, there has been a lot of talk about pension reform and the growing debt of public school pensions and the impact on the Commonwealth's budget and local school districts. You may be wondering what does this mean to you as a public school employee or retiree. This article explains the different types of retirement plans that are currently being discussed by the Legislature in Harrisburg.

There are three general types of pension plans currently being discussed — defined benefit plans, defined contribution plans, and hybrid plans. In general, defined benefit plans such as PSERS provide a specific benefit amount at retirement for eligible employees based on a set formula, while defined contribution plans specify the amount of contributions to be made by the employer toward an employee's retirement account. Hybrid plans combine features of both defined benefit and defined contribution retirement plans.

### Defined Benefit (DB Plans)

In a defined benefit plan, both the employer and employee pay into a fund. The employer/employee

payments are pooled together to be invested. When employees meet certain qualifications, the employees are eligible to receive a retirement payment (a "defined benefit") every month for the rest of their life. PSERS is an example of a defined benefit plan. A PSERS member benefit is determined by a set formula that takes into account retirement age, a pension multiplier, years of service, and final average salary. The payment is not influenced by how much the employer contributes, the performance of the fund's investments, or any other factor. Defined benefit plans are designed so that employers and the employees fully fund the employees' retirement benefit during their working lifetime so when employees eventually retire, the total amount to fund their retirement for the rest of their lives is already saved. The employer bears the risk in a defined benefit retirement plan.

### Defined Contribution (DC Plans, 401(k)-style Plans)

In a defined contribution plan, each employee has his or her own individual retirement account into which they make contributions. The employer usually puts a pre-determined amount (a "defined contribution") into the

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## PSERS

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Harrisburg PA 17101-1905

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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

August 7, 2014  
October 3, 2014  
December 9, 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 and committee 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, ext. 4617.

## Different Types of Retirement Plans (continued from page 1)

employee's account, usually a percentage of the employee's salary or a match of the employee's own contributions up to a certain limit. The employee individually chooses how to invest his or her monies, usually from a menu of employer-provided options. Upon retirement, the employee gains access to whatever sums are in the account, plus or minus any investment gains or losses. The most common type of defined contribution plan is a 401(k). Under 401(k) plans, employees ultimately bear the risks and rewards of their investment choices. In addition, the amount an employer contributes to the individual employee's account varies greatly among employers.

### Hybrid (DB+DC Plans, Stacked Hybrid, Cash Balance Plans)

"Hybrid" is a generic term and there could be significant variations among these plans. As a general rule, these plans provide both a defined contribution plan and a reduced defined benefit plan to the employee. Most hybrid plans strive to retain some level of mandatory participation by employees; employer/employee shared financing, pooled assets that are managed and invested by professionals, and a lifetime retirement benefit. Hybrid plans provide a combination of market experience (such as DC plans) and a guaranteed minimum on participants' cash balances (such as DB plans).

A cash balance plan, while technically a defined benefit plan, has features like a defined contribution plan. A cash balance plan typically provides a guaranteed rate of return on the participant's account balance and offers an annuity as an option from that balance. A participant's account is credited each year with a "pay credit" (such as one percent of compensation from his or her employer and the participant's own mandatory contribution) and an "interest credit" of say two percent (which is guaranteed by the employer). Increases and decreases in the value of the plan's investments do not directly affect the benefit amounts promised to participants. The investment risks are borne solely by the employer and the benefits provided to a participant are based on the account balance at retirement. For example, assume that a participant has an account balance of \$100,000 when he retires at age 65. He has the right to an annuity based on that balance, which based on his life expectancy may be approximately \$8500 per year for life.

The DB, DC, and Hybrid Plans are general types of retirement plans that are currently offered or are being discussed by policy makers in Harrisburg. That said, there are many variations of each of these types of plans. As pension reform discussions continue, we expect more variations of these plans to be developed.

## Requesting a Refund - Do You Qualify?

A refund is a return of your contributions plus any interest earned on this money. You may refund your contributions and interest if you terminate all employment in a public school entity, your employer(s) notifies us, and you are not expected to return to any PSERS employer within 90 days. A refund is your only option if you terminate all Pennsylvania public school employment and:

### Class T-C and Class T-D

- You are under age 62 and have fewer than five (5) years of credited service. (Special Rules apply if you terminated service before July 1, 2001. Contact PSERS for more information.)
- You are age 62 or older with less than one (1) year of credited service at the time you terminate active or inactive service.

### Class T-E and Class T-F

- You are under age 65 and have fewer than 10 years of credited service.
- You are age 65 or older with fewer than three (3) years of credited service at the time you terminate active or inactive service.



To receive a refund, you must complete an *Application for Refund* (PSRS-59). The *Application for Refund* (PSRS-59) is only available by contacting PSERS. If you are a Multiple Service member of PSERS (have combined your SERS and PSERS accounts), you must apply to receive a refund from both SERS and PSERS.

By law, interest will not continue to be credited to accounts that are not vested (not eligible for a monthly retirement benefit). Interest for non-vested members will cease at termination. Members on an unpaid leave of absence will continue to receive interest for up to 24 months.

## PSERS P.O. Box Address No Longer Valid

PSERS mailing address is 5 N 5th Street, Harrisburg PA 17101-1905. The former P.O. Box address is no longer valid. The post office has been temporarily forwarding any mail sent to the P.O. Box address to PSERS; however, they will soon stop.

You may also submit documents to PSERS, whether it is an application, a form, or supporting documents, by fax, or hand delivery. Our fax numbers are 717.772.3860 and 717.783.7275. PSERS headquarters is located at 5 N 5th Street. PSERS Regional Offices are conveniently located throughout the state. Addresses and contact information for our regional offices are found on the PSERS website. **Emailing your documents as attachments is not permissible at this time.**

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

## Request a PSERS Retirement Estimate Early

PSERS highly recommends to members that are considering retirement in the coming school year to request a retirement estimate from PSERS as soon as possible. To request a staff-prepared PSERS retirement estimate, complete and submit to PSERS a *Request for Retirement Estimate* (PSRS-151).

A PSERS staff-prepared estimate can be calculated to show the potential monthly benefit you would receive at retirement through the normal, early, vested or disability benefit. PSERS will provide up to two staff-prepared estimates within a 12-month period. If you are more than 12 months from your retirement date, use the online Retirement Calculator application available on the PSERS website.

PSERS also suggests attending a *Foundation for Your Future* (FFYF) meeting. FFYF meetings provide all active members with general information about PSERS benefits and services. A schedule of upcoming meeting dates is available on page 6 of this newsletter. Once you receive your PSERS retirement estimate and make the decision to retire, you should call your PSERS regional office to schedule an appointment for a Retirement Exit Counseling session. Here you will receive assistance filling out your application and ensure that you have all necessary forms. Regional representatives schedule sessions to accommodate a small group.

If you consult with a financial advisor, please remember that the advisor does not represent PSERS. Only PSERS Retirement Counselors are trained experts about your PSERS retirement benefit.

## Your Beneficiary and Divorce

Experiencing a divorce is a stressful and difficult time for anyone. You should take the time, however, to review your choice of beneficiary(ies) when going through a divorce and update the information if necessary. To update your beneficiary(ies) information with PSERS, complete and submit a *Nomination of Beneficiaries* (PSRS-187) form. The new form will supersede all previous forms.

If you designated your spouse as beneficiary and later divorce such spouse, PSERS will not pay any benefits to the spouse unless PSERS is provided with a court order or written contract. The court order or written contract must specify that the designation of the ex-spouse as beneficiary was intended to survive the divorce. For example; you are legally divorced from your spouse but remain together or get back together after the divorce and do not re-marry. Unless the court order or written contract specifically designates your ex-spouse as Alternate Payee, PSERS cannot honor any *Nomination of Beneficiaries* forms submitted prior to the divorce. If you did not designate any other beneficiary(ies), any death benefit will be paid to your estate.

At a minimum, you should review your beneficiary information if:

- You marry or divorce.
- One of your beneficiaries changes his or her name or address.
- One of your beneficiaries reaches age 18.
- You have a child or adopt a child.
- One of your beneficiaries dies.

Taking the time to update your beneficiary information with PSERS will ensure that your pension is distributed as you desire.

# Pension Forfeiture

A PSERS member, who qualifies to receive retirement benefits, is guaranteed a monthly lifetime annuity. The right of a person to receive such benefits from PSERS, however, is subject to forfeiture as provided by the Public Employee Pension Forfeiture Act ("Pension Forfeiture Act"). Often times, the monetary value of the crime committed is far less than what the member would have earned in a lifetime annuity from PSERS. For example, Tom is a member of PSERS with 25 years of service who was planning on retiring in 5 years with a \$75,000 final average salary. Unfortunately, Tom is involved in a highly publicized scandal and is convicted of receiving a one-time \$5,000 bribe. Not only has Tom been fired from his position, he has now also forfeited a potential death benefit of approximately \$877,000, a lifetime monthly annuity of \$4,600, and the interest on his contributions of \$45,500.

The Pension Forfeiture Act states that all service and benefits payable to a PSERS member must be forfeited if the member is convicted of, or pleads guilty or no contest to any of the crimes listed under the Pension Forfeiture Act when the crime is committed through the member's position as a public employee or when the member's public employment places the member in a position to commit the crime(s).

If a member is already receiving a monthly annuity when convicted of, or pleads guilty or no contest to any of the crimes listed under the Pension Forfeiture Act, the annuity will stop. The member is entitled to his or her contributions; however, a member's contributions and interest may be used to pay any court ordered restitution, provided the monies have not been withdrawn by the member.

The following are the Pennsylvania crimes listed under the Pension Forfeiture Act:

- Theft by deception
- Theft by extortion
- Theft of services
- Theft by failure to make required disposition of funds received
- Forgery
- Tampering with records or identification
- Misapplication of entrusted property and property of government or financial institutions
- Bribery in official and political matters
- Threats and other improper influence in official and political matters
- Perjury
- False swearing
- Unsworn falsification to authorities
- False reports to law enforcement authorities
- Witness or informant taking a bribe
- Tampering with or fabricating physical evidence
- Tampering with public records or information
- Intimidation of witnesses or victims
- Retaliation against witness, victim, or party
- Obstructing administration of law or other governmental function
- Official oppression, speculating or wagering on official action or information
- The following crimes when committed by a school employee against a student: rape, statutory sexual assault, involuntary deviate sexual intercourse, sexual assault, aggravated indecent assault, indecent assault, and indecent exposure

The Pension Forfeiture Act also includes all Federal criminal offenses that are substantially the same as the above listed crimes.

### Pennsylvania's Same-Sex Marriage Court Ruling

On May 20, 2014, a federal court decision legalized same-sex marriages in Pennsylvania. From and after that date, PSERS will recognize licensed marriages between same sex couples as valid. PSERS will not, however, recognize civil unions. Same-sex marriages are now eligible for the same PSERS benefits as heterosexual marriages.

This decision should also serve as a reminder to all members to periodically review and update their beneficiary information on file with PSERS.

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 September 2014 through November 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.**

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

| <b>County</b> | <b>City</b>               | <b>Address</b>   | <b>Date</b>        | <b>Time</b> |
|---------------|---------------------------|--|--------------------|-------------|
| Allegheny     | Homestead                 | Allegheny I.U., McGuffey and Sullivan Rooms,<br>475 E. Waterfront Dr.  | September 11, 2014 | 4:30 p.m.   |
|               |                           |  | November 13, 2014  | 4:30 p.m.   |
| Allegheny     | Pittsburgh                | Community College of Allegheny County, North Campus, 3 <sup>rd</sup> Floor Conference Room (Room 3002),<br>8701 Perry Hwy. | October 9, 2014    | 4:30 p.m.   |
| Allegheny     | Pittsburgh/<br>Green Tree | Clarion Hotel and Conference Center (formerly Ramada Inn),<br>Ambassador Ballroom,<br>401 Holiday Dr.                      | September 23, 2014 | 4:30 p.m.   |
| Fayette       | Uniontown                 | Holiday Inn Uniontown,<br>Appalachian Ridge Room,<br>700 W. Main St.   | October 30, 2014   | 4:30 p.m.   |
| Washington    | Charleroi                 | Mon Valley Career and Technology Center,<br>Classrooms 1 and 2,<br>1 Guttman Blvd.   | October 16, 2014   | 4:30 p.m.   |
| Washington    | Washington                | Trinity Middle School,<br>Auditorium, 50 Scenic Dr.  | September 17, 2014 | 4:30 p.m.   |
|               |                           |  | October 15, 2014   | 4:30 p.m.   |

**Southeast Region, Toll-Free 1.888.773.7748, extension 5575**  
**Counties Served: Bucks, Delaware, Montgomery, & Philadelphia**

| <b>County</b> | <b>City</b> | <b>Address</b>  | <b>Date</b>       | <b>Time</b> |
|---------------|-------------|---|-------------------|-------------|
| Bucks         | Bensalem    | Bensalem High School,<br>North Wing Audion,<br>4319 Hulmeville Rd.                      | October 6, 2014   | 4:30 p.m.   |
|               |             |   | November 12, 2014 | 4:30 p.m.   |
| Bucks         | Quakertown  | Quakertown Community High School,<br>600 Park Ave.                                      | October 15, 2014  | 4:30 p.m.   |
| Delaware      | Morton      | Delaware County I.U.,<br>Education Service Center,<br>Rooms 171 & 172,<br>200 Yale Ave. | October 8, 2014   | 4:30 p.m.   |
|               |             |   | November 6, 2014  | 4:30 p.m.   |

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**Foundations for Your Future (continued)**

| <b>Southeast Region, Toll-Free 1.888.773.7748, extension 5575 (continued)</b> |              |   |                   |             |
|---|--------------|---|-------------------|-------------|
| <b>County</b>   | <b>City</b>  | <b>Address</b>  | <b>Date</b>       | <b>Time</b> |
| Montgomery  | Kulpsville   | Holiday Inn Lansdale,<br>1750 Sunneytown Pk.                                      | October 7, 2014   | 4:30 p.m.   |
|   |              |   | November 5, 2014  | 4:30 p.m.   |
| Montgomery  | Pottstown    | Pottstown Senior High,<br>N. Washington St.                                       | October 9, 2014   | 4:30 p.m.   |
| Philadelphia  | Philadelphia | Ramada Philadelphia NE,<br>11580 Roosevelt Blvd.                                  | October 2, 2014   | 4:30 p.m.   |
|   |              |   | November 3, 2014  | 4:30 p.m.   |
| Philadelphia  | Philadelphia | Philadelphia School District<br>Education Center, Auditorium,<br>440 N. Broad St. | October 14, 2014  | 4:30 p.m.   |
|   |              |   | November 13, 2014 | 4:30 p.m.   |

**Southcentral Region, Toll-Free 1.888.773.7748, extension 6335**  
**Counties Served: Adams, Cumberland, Dauphin, Franklin, Fulton, Huntingdon, Juniata, Lancaster, Lebanon, Mifflin, Perry, & York**

| <b>County</b> | <b>City</b>   | <b>Address</b>  | <b>Date</b>        | <b>Time</b> |
|---------------|---------------|---|--------------------|-------------|
| Adams         | New Oxford    | Lincoln I.U.,<br>65 Billerbeck St.                                      | October 1, 2014    | 4:30 p.m.   |
| Cumberland    | Mechanicsburg | Cumberland Valley High<br>School, Auditorium,<br>6746 Carlisle Pk.      | September 17, 2014 | 4:30 p.m.   |
| Cumberland    | Summerdale    | Capital Area I.U.,<br>55 Miller St.                                     | October 6, 2014    | 4:30 p.m.   |
| Franklin      | Chambersburg  | Chambersburg Area Middle<br>School, Auditorium,<br>1151 E. McKinley St. | November 20, 2014  | 4:30 p.m.   |
| Huntingdon    | Huntingdon    | Huntingdon Area Middle<br>School, 2500 Cassady Ave.                     | November 19, 2014  | 4:30 p.m.   |
| Lancaster     | Lancaster     | Lancaster-Lebanon I.U.,<br>1020 New Holland Ave.                        | September 23, 2014 | 4:30 p.m.   |
| Perry         | Millerstown   | Greenwood High School,<br>Auditorium, 405 E. Sunbury St.                | October 21, 2014   | 4:30 p.m.   |
| York          | York          | York Suburban High School,<br>Auditorium, 1800 Hollywood Dr.            | September 30, 2014 | 4:30 p.m.   |
|               |               |   | November 24, 2014  | 4:30 p.m.   |

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**Foundations for Your Future (continued)**

**Northeast Region, Toll-Free 1.888.773.7748, extension 5375  
Counties Served: Lackawanna, Luzerne, Monroe, Northampton, Pike, Susquehanna,  
Wayne, & Wyoming**

| <b>County</b> | <b>City</b>    | <b>Address</b>  | <b>Date</b>                             | <b>Time</b>            |
|---------------|----------------|---|---|------------------------|
| Lackawanna    | Archbald       | Valley View Jr./Sr. High School, Auditorium, 1 Columbus Dr.   | November 6, 2014                        | 4:30 p.m.              |
| Luzerne       | Nanticoke      | Luzerne County Community College, Educational Conference Center, Auditorium 132, 1333 S. Prospect St. | October 7, 2014                         | 4:30 p.m.              |
| Monroe        | E. Stroudsburg | American Legion, George N. Kemp Post 346, 201 E. 5th St.  | October 1, 2014                         | 4:30 p.m.              |
| Northampton   | Easton         | The Eastonian Banquet and Convention Center at the Holiday Inn Express, 90 Kunkle Dr.                 | September 25, 2014<br>November 13, 2014 | 4:30 p.m.<br>4:30 p.m. |
| Pike          | Milford        | Delaware Valley High School – Media Center, Route 6 & 209   | October 28, 2014                        | 4:30 p.m.              |
| Susquehanna   | Montrose       | American Legion Gardner-Warner Post 154, 14515 State Route 3001                                       | October 9, 2014                         | 4:30 p.m.              |
| Wayne         | Hawley         | Wallenpaupack High School Library, 2552 Route 6   | October 16, 2014                        | 4:30 p.m.              |

**Centraleast Region, Toll-Free 1.888.773.7748, extension 5475  
Counties Served: Berks, Carbon, Chester, & Lehigh**

| <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.       | September 16, 2014<br>November 19, 2014 | 4:30 p.m.<br>4:30 p.m. |
| Berks         | Reading     | Wilson School District Administration Building, 2601 Grandview Blvd. | October 29, 2014                        | 4:30 p.m.              |
| Carbon        | Jim Thorpe  | Jim Thorpe Area High School, 1 Olympian Way                          | September 18, 2014<br>November 5, 2014  | 4:30 p.m.<br>4:30 p.m. |

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Foundations for Your Future (continued)

| <b>Centraleast Region, Toll-Free 1.888.773.7748, extension 5475 (continued)</b>   |               |   |   |                        |
|---|---------------|---|---|------------------------|
| <b>County</b>   | <b>City</b>   | <b>Address</b>  | <b>Date</b>                             | <b>Time</b>            |
| Chester   | Downingtown   | Chester County I.U.,<br>455 Boot Rd.  | September 24, 2014<br>November 20, 2014 | 4:30 p.m.<br>4:30 p.m. |
| Lehigh  | Schnecksville | Carbon-Lehigh I.U.,<br>4210 Independence Dr.  | October 1, 2014                         | 4:30 p.m.              |
| <b>Centralwest Region, Toll-Free 1.888.773.7748, extension 5875<br/>Counties Served: Armstrong, Bedford, Blair, Cambria, Indiana,<br/>Somerset, &amp; Westmoreland</b>  |               |   |   |                        |
| <b>County</b>   | <b>City</b>   | <b>Address</b>  | <b>Date</b>                             | <b>Time</b>            |
| Armstrong   | Ford City     | Lenape Heights Country Club,<br>950 Golf Course Rd.   | September 25, 2014                      | 4:30 p.m.              |
| Blair   | Altoona       | Greater Altoona Career and<br>Technology Center,<br>1500 4th Ave.                                 | November 18, 2014                       | 4:30 p.m.              |
| Cambria   | Ebensburg     | Admiral Peary AVTS, Room<br>204, 948 Ben Franklin Hwy.  | September 30, 2014                      | 4:30 p.m.              |
| Indiana   | Indiana       | IUP Kovalchick Convention and<br>Athletic Complex, 711 Pratt Dr.                                  | November 6, 2014                        | 4:30 p.m.              |
| Westmoreland  | Youngwood     | Westmoreland County<br>Community College,<br>Commissioners Hall,<br>145 Pavilion Ln.              | October 15, 2014                        | 4:30 p.m.              |
| <b>Northwest Region, Toll-Free 1.888.773.7748, extension 5175<br/>Counties Served: Beaver, Butler, Clarion, Clearfield (DuBois Area School District only),<br/>Crawford, Erie, Forest, Jefferson, Lawrence, Mercer, Venango, &amp; Warren</b> |               |   |   |                        |
| <b>County</b>   | <b>City</b>   | <b>Address</b>  | <b>Date</b>                             | <b>Time</b>            |
| Beaver  | Monaca        | Community College of Beaver<br>County, Health Sciences<br>Building – Auditorium<br>One Campus Dr. | October 30, 2014                        | 4:30 p.m.              |
| Butler  | Butler        | Butler Area SD Intermediate<br>School, 551 Fairground Hill Rd.                                    | November 6, 2014                        | 4:30 p.m.              |
| Clarion   | Clarion       | Riverview I.U.,<br>270 Mayfield Rd.   | November 13, 2014                       | 4:30 p.m.              |

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**Foundations for Your Future (continued)**

| <b>Northwest Region, Toll-Free 1.888.773.7748, extension 5175 (continued)</b> |             |   |                  |             |
|---|-------------|---|------------------|-------------|
| <b>County</b>   | <b>City</b> | <b>Address</b>  | <b>Date</b>      | <b>Time</b> |
| Crawford  | Saegertown  | Penncrest SD Saegertown High School, Auditorium, Mook Rd. | November 5, 2014 | 4:30 p.m.   |
| Erie  | Edinboro    | Northwest Tri-County I.U., 252 Waterford St.              | October 1, 2014  | 4:30 p.m.   |
| Lawrence  | New Castle  | Lawrence County Career Tech Center, 750 Phelps Way        | October 9, 2014  | 4:30 p.m.   |
| Mercer  | Grove City  | Mid-West I.U., 453 Maple St.                              | October 16, 2014 | 4:30 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> |
|----------------|---------------|--|--------------------|-------------|
| Centre         | State College | State College Area High School South, Auditorium, 650 Westerly Pkwy. | October 2, 2014    | 4:30 p.m.   |
| Clearfield     | Hyde          | Clearfield Area High School, Auditorium, Old Route 879               | September 16, 2014 | 4:30 p.m.   |
| Columbia       | Berwick       | Berwick Area Senior High School, Auditorium, 1100 Fowler Ave.        | October 16, 2014   | 4:30 p.m.   |
| Lycoming       | Williamsport  | Holiday Inn Williamsport, 100 Pine St.                               | October 28, 2014   | 4:30 p.m.   |
| McKean         | Smethport     | Smethport Area Jr./Sr. High School, Auditorium, 412 S. Mechanic St.  | September 9, 2014  | 4:30 p.m.   |
| Northumberland | Montandon     | Central Susquehanna I.U., Main Building, Lawton Ln.                  | September 3, 2014  | 4:30 p.m.   |

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

**PSERS**  
**5 N 5th Street**  
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