



**If you are an Arkansas School Employee considering retirement in 2023, 2024 or 2025, you don't want to miss these educational presentations!**

In years past, we presented an hour-long workshop that covered the entire retirement process. As this was a lot of information for such a short presentation, we decided to change things up this year and give you more opportunities to dig deeper into specific areas of retirement.

**For 2023, we are providing multiple workshops that are topic specific. Read on to learn more!**

ALL WORKSHOPS WILL BE VIA ZOOM AND WILL LAST LESS THAN AN HOUR WITH Q&A. SEPARATE REGISTRATION IS REQUIRED FOR EACH WORKSHOP.

## 1 Understanding ARTRS Retirement with T-Drop

If you are retiring and have a T-Drop, you can't miss this webinar! Sign up and get ready for a thorough explanation of your pension and T-Drop options as well as page-by-page retirement application instructions. You will also have an opportunity to ask questions and/or schedule a no-cost, no-obligation, one-on-one retirement consultation. Let our 28 years of experience work for you!

**JANUARY 23RD  
@ 4:15PM**

**FEBRUARY 13TH  
@ 4:15PM**

**MARCH 6TH  
@ 4:15PM**

## 2 Understanding School Retirement without T-Drop

Are you retiring with 25-28 years in ARTRS? Do you need to pick "Straight", "Option A", "Option B" or "Option C"? No idea??? Then you need to attend this webinar where you will receive a thorough explanation of your pension options. We will also go through the ARTRS retirement application and provide opportunities for you to ask questions.

**JANUARY 26TH  
@ 4:15PM**

**MARCH 7TH  
@ 4:15PM**

## 3 Understanding ARBenefits in Retirement

If you are like most retirees, you have a lot of questions about how insurance will work as both a non-Medicare and Medicare primary retiree. You might also be wondering what options are available for your spouse or if you should go on your spouse's creditable group coverage. You can't afford to miss this insurance webinar where we will explain how to keep (or have the option for) health insurance in retirement. We will give a thorough explanation of Premium, Classic, Basic and Medicare primary options as well as explain the benefits of a health savings account (HSA). And don't worry, you will have chances to ask questions!

**FEBRUARY 7TH  
@ 4:15PM**

**MARCH 13TH  
@ 4:15PM**

## 4 How to Keep Dental, Vision and Cancer Insurance in Retirement

You can't go into retirement and ignore your teeth and eyes! As the endorsed insurance representatives for the **Arkansas Retired Teachers Association (ARTA)**, we will show you the best dental and vision plan options available to public school retirees. Plus, you will learn about ARTA's cancer plan that pays a "lump sum" upon diagnosis and has the easiest claim process known to us!

**FEBRUARY 9TH  
@ 4:15PM**

**MARCH 14TH  
@ 4:15PM**

## 5 Understanding 403B, 457, 401K, IRA & T-Drop Accounts

How many times over our 28 years have we heard, "I don't understand my retirement accounts and how they work!". If this is you, then you can't miss hearing our retirement specialists and investment advisors as they explain these retirement accounts, answer questions, and provide an opportunity to schedule a no-cost, one-on-one retirement planning consultation. Come see why so many of your peers choose to do business with us each year!

**JANUARY 24TH  
@ 4:15PM**

**FEBRUARY 20TH  
@ 4:15PM**

### 2023 PUBLIC SCHOOL WORKSHOPS PRESENTED BY:



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**Register online today @ [www.ia-office.com/workshop](http://www.ia-office.com/workshop)  
Questions? Email us at [info@ia-office.com](mailto:info@ia-office.com)**



Endorsed Insurance Agency of the Arkansas Retired Teachers Association (ARTA).

Lisa Bamburg is an investment advisory representative of and provides advisory services through CoreCap Advisors, LLC. Blake Howard is an investment advisory representative of and provides advisory services through CoreCap Advisors, LLC. LMA Financial Services and CoreCap Advisors, LLC are separate and unaffiliated entities.