

Most People Considering Retirement have Questions.

? Should I stay on school insurance after I retire? **Which Plan? Premium? Classic? Basic?**

? What are my **options** for health insurance, dental and vision insurance coverage after retirement?

? Should I take Straight Annuity, Option A, Option B or Option C?

? What are my options for my **T-Drop** money? How can I have monthly income from **T-Drop** and gain interest on the balance?

? When do I go on Medicare? How does Medicare work? **Will I need a supplement?**

? What happens to my **prescription drug coverage** when I go on Medicare?

? What benefits can I keep in retirement that I have now?

? When should I start drawing my Social Security?

We Have Answers!

2015 Pre-Retirement INSURANCE WORKSHOPS

PRESENTED BY
Mary Alice Hughes,
Lisa Bamburg & Joey Parker

*Endorsed Insurance Representatives for the
Arkansas Retired Teachers Association*



AND
UMA FINANCIAL SERVICES

**SCHEDULE
ON BACK OF
THIS FLYER**

E-MAIL TO REGISTER

info@ia-office.com

Questions?

Call 1-501-988-2726 or e-mail.

REGISTRATION REQUIRED!
Seating is limited. Spouses are encouraged to attend!

\$10 per person

PAY AT THE DOOR

(This amount helps cover snacks & materials)

www.ia-office.com

2015 Pre-Retirement WORKSHOPS NEAR YOU!

Monday, September 21
4:30pm

**Walnut Ridge - NE Ark
Educational Cooperative**

Tuesday, October 13
4:30pm

**Harrisburg - Crowley's Ridge
Educational Cooperative**

Thursday, October 15
4:30pm

**Monticello - SE Ark
Educational Cooperative**

Tuesday, November 10
4:00pm

Little Rock - Embassy Suites

EACH OF OUR AGENTS IS ENDORSED BY THE ARKANSAS RETIRED TEACHERS ASSOCIATION

MARY ALICE HUGHES: Co-Owner & Agent (NPN #833859)

LISA BAMBURG: Co-Owner & Agent (NPN #16145696)

JOEY PARKER: Agent (NPN #17653985)

"The best move my wife and I made before we retired was attending Mary Alice Hughes' pre-retirement workshop.

Here I heard things that actually made sense! Mary Alice cut through all the uncertainty and confusion of retirement and T-Drop options. We met with Mary Alice after the workshop and her assistance was invaluable. I recommend anyone contemplating retirement now or in the near future attend a workshop."

*BOB WHITE, 2014 West Memphis
Schools Retiree*

**There will be 20 more workshops
after the first of the year.
Locations will include:**

**LITTLE ROCK
WALNUT RIDGE
BENTON
MARION
HARRISBURG
N. LITTLE ROCK
HELENA-WEST HELENA
JONESBORO
STUTT GART
BATESVILLE
WEST MEMPHIS
PINE BLUFF
DUMAS**

**Be watching for information in your
school lounges & e-mail accounts!**



INSURANCE
advantage
AND

**LMA FINANCIAL
SERVICES**