PERS Seminars:
Discussion of PERS, Retirement and current PERS changes...
Choose 1 of 2 seminars and learn more about how to successfully prepare for retirement.

Tier 1 & Tier 2 Members
This presentation will include an explanation and discussion of:
• Tier One and Tier Two - How are they working now?
• Understanding the Individual Account Program (IAP).
• What are my PERS income options in retirement?

OPSRP Members
This Presentation will include an explanation and discussion of:
• Understanding the Individual Account Program (IAP).
• Retirement benefits under OPSRP

These complimentary seminars are presented by Barbara Koontz, Financial Advisor, CUSO Financial Services, L.P.*

November 26, 2013
PERS Tier 1 & 2
11:30 am – 12:30 pm
OSU Campus, MU Board Room, Corvallis

November 26, 2013
PERS OPSRP
1:00 pm – 2:00 pm
OR

To RSVP please call 541-714-4296
or email kallam@osufederal.com
by Nov 25

*Non-deposit investment products and services are offered through CUSO Financial Services, L.P. (“CFS”), a registered broker-dealer (Member FINRA/SIPC) and SEC Registered Investment Advisor. Products offered through CFS: are not NCUA/NCUSIF or otherwise federally insured, are not guarantees or obligations of the credit union, and may involve investment risk including possible loss of principal. Investment Representatives are registered through CFS. The Credit Union has contracted with CFS to make non-deposit investment products and services available to credit union members.