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| **Date/Time** | **Class Title** | **Description** | **Location** | **Presenter** |
| October 1  Thursday  **12:30-1:30 PM** | RETIREMENT READINESS | Voya Financial representatives will be presenting a workshop for employees to learn how to put all of the pieces together and prepare for retirement. Start now! It is never too early. There are a lot of moving parts: Deferred Comp, PERS/OPSRP Pension, PERS IAP, Social Security, Health Benefits and other pieces. Come discuss how all of these parts work together, who to contact, and when all of the paperwork needs to be submitted. This class will take the full hour to cover everything. Please hold questions until the end as a representative will stay 30 minutes after for follow up. | Midland Library  805 SE 122nd Ave | **Melinda Lewis**  Voya Financial |
| October 1  Thursday  **12:30-1:30 PM** | UNDERSTANDING CREDIT | How does credit reporting really work? This seminar will help you learn why credit history is important when financing major purchases, what’s behind your credit report and how it is used, how to clean up your credit history and how to fix reporting errors. To register https://www.homestreet.com/personal/home-loans/hometown-home-loan-program/multnomah-county | Multnomah Bldg  501 SE Hawthorne  Basement  Room B14 | **Representative**  HomeStreet Bank |
| October 6  Tuesday  12:00-1:00 PM | RETIREMENT READINESS | Voya Financial representatives will be presenting a workshop for employees to learn how to put all of the pieces together and prepare for retirement. Start now! It is never too early. There are a lot of moving parts: Deferred Comp, PERS/OPSRP Pension, PERS IAP, Social Security, Health Benefits and other pieces. Come discuss how all of these parts work together, who to contact, and when all of the paperwork needs to be submitted. This class will take the full hour to cover everything. Please hold questions until the end as a representative will stay 30 minutes after for follow up. | Multnomah Bldg  501 SE Hawthorne  Basement  Room B14 | **Melinda Lewis**  Voya Financial |
| October 7  Wednesday  **12:30-1:30 PM** | SOCIAL SECURITY | |  |  | | --- | --- | | * + Today’s recipients–Importance & Pressures   + Future & concerns for change   + Your Entitlement & Payment Amount   + Taxes & Earnings Limits | * Benefits for family members (incl. survivors) * Disability Benefits * Medicare Coverage * Preparation Tools | | Multnomah Bldg  501 SE Hawthorne  Basement  Room B14 | **Alan Edwards**  Social Security |
| October 8  Thursday  12:00 – 1:00 PM | PERS  1 YEAR TO RETIREMENT | This presentation is designed only for Tier1/Tier 2 members that are ***less*** than three years to PERS retirement. Topics include step-by-step review of PERS estimate of retirement benefits, retirement options and timelines, working after retirement and information regarding the IAP. Presenters can also review how to complete the PERS retirement forms, step-by-step, with extra time scheduled after the presentation. | Multnomah Bldg  501 SE Hawthorne  Room 315 | **Debbie Foote**  PERS |
| October 9  Friday  12:00-1:00 PM | PERS TIER 1 & TIER 2 ONLINE TRAINING | **ATTEND THIS CLASS IF YOU WERE HIRED *BEFORE* 8/28/2003.**  **(DOES NOT COVER IAP ACCOUNTS)**  Learn to Establish your Member User ID & Password. (You may want to establish this ahead of time and bring your User ID and Password with you to class)  Learn to Access your PERS Account Information; Create Retirement Benefits Estimates; View salary and service credit details; View the cost of purchasing Waiting Time. | Multnomah Building  501 SE Hawthorne  Basement  B15-Computer Lab | **Amanda Fuller Devilbiss**  Voya Financial |
| October 13  Tuesday  12:00-1:00 PM | RETIREMENT READINESS | Voya Financial representatives will be presenting a workshop for employees to learn how to put all of the pieces together and prepare for retirement. Start now! It is never too early. There are a lot of moving parts: Deferred Comp, PERS/OPSRP Pension, PERS IAP, Social Security, Health Benefits and other pieces. Come discuss how all of these parts work together, who to contact, and when all of the paperwork needs to be submitted. This class will take the full hour to cover everything. Please hold questions until the end as a representative will stay 30 minutes after for follow up. | Gresham Library  385 NW Miller  Gresham, OR  Community Room | **Melinda Lewis**  Voya Financial |
| October 13  Tuesday  12:00 – 1:00 PM | VOYA ENHANCEMENTS | Voya representatives will be presenting an overview of new online enhancements as well as a review of the Voya contract enhancements that are to come. Including:   * Orange Money * How to login * Seminar Library * Fund changes and new fee equalization and transparency. | Multnomah Bldg  501 SE Hawthorne  Basement  Room B14 | **Kristin Walter**  Voya Financial |
| October 13  Tuesday  12:00 – 1:00 PM | BUYING A HOME | Whether you’re buying your first home or just need a refresher, this seminar is for you. This seminar is to help you learn today’s real estate market, role of the real estate agent, pre-approvals vs. pre-qualifications and inspections or appraisals. To register https://www.homestreet.com/personal/home-loans/hometown-home-loan-program/multnomah-county. | Lincoln Bldg  421 SW Oak  Willamette Room | **Representative**  HomeStreet Bank |
| October 14  Tuesday  12:00-1:00 PM | NEW EMPLOYEE OPSRP & DEFERRED COMP OVERVIEW | **ATTEND THIS CLASS IF YOU WERE HIRED *AFTER* 8/28/2003.**  12:00 – 12:30 Overview of OPSRP Plan features; Membership; Benefits; Contributions & Earnings.  12:30 – 1:00 Overview of Deferred Compensation Plan Eligibility; Contribution Limits; Investment Options; Traditional Pre-Tax verses Roth After-Tax. | Multnomah Bldg  501 SE Hawthorne  Room 315 | **Kristin Walter**  Voya Financial |
| October 14  Tuesday  **12:30-1:30 PM** | SOCIAL SECURITY | |  |  | | --- | --- | | * + Today’s recipients – Importance & Pressures   + Future & concerns for change   + Your Entitlement & Payment Amount   + Taxes & Earnings Limits | * + Benefits for family members (incl. survivors)   + Disability Benefits   + Medicare Coverage   + Preparation Tools | | Gresham Library  385 NW Miller  Gresham, OR  Community Room | **Alan Edwards**  Social Security |
| October 15  Thursday  12:00-1:00 PM | ACCESSING YOUR  DEFERRED COMP ACCOUNT AFTER YOU LEAVE THE COUNTY | How do I access money from my deferred compensation account when I leave MultCo employment? Do I have to make a decision on taking my money right away? Do I have to roll it to an IRA? Can I leave it alone until I need it? Can I change my mind? A lot has changed in the past 10 years. Come review all of the flexible ways to access money from your account. | Multnomah Bldg  501 SE Hawthorne  Basement  Room B14 | **Kristin Walter**  Voya Financial |
| October 20  Tuesday  12:00-1:00 PM | PERS TIER 1 & TIER 2 ONLINE TRAINING | **ATTEND THIS CLASS IF YOU WERE HIRED *BEFORE* 8/28/2003.**  **(DOES NOT COVER IAP ACCOUNTS)**  Learn to Establish your Member User ID & Password. (You may want to establish this ahead of time and bring your User ID and Password with you to class)  Learn to Access your PERS Account Information; Create Retirement Benefits Estimates; View salary and service credit details; View the cost of purchasing Waiting Time. | Multnomah Bldg  501 SE Hawthorne  Basement  B15-Computer Lab | **Melinda Lewis**  Voya Financial |
| October 20  Tuesday  11:00-2:00 PM | FINANCIAL FITNESS FAIR | Stop by the fair and meet representatives from the following:   * Deferred Compensation - Voya Financial * Financial Lending Institutions - HomeStreet * Multnomah County Benefits * Multnomah County Retirement Benefits Program * Multnomah County Wellness * PERS * Social Security * Tax-advantaged health reimbursement plan (HRA VEBA) | Lincoln Bldg  421 SW Oak  1st Floor  Oak Room | **See**  **DESCRIPTION**  **Column** |
| October 21  Wednesday  11:00-2:00 PM | FINANCIAL FITNESS FAIR | Stop by the fair and meet representatives from the following:   * Deferred Compensation – Voya Financial * Financial Lending Institution - HomeStreet * Multnomah County Benefits * Multnomah County Retirement Benefits Program * Multnomah County Wellness * PERS * Social Security * Tax-advantaged health reimbursement plan (HRA VEBA) | Multnomah Bldg  501 SE Hawthorne  1st Floor  Boardroom | **See**  **DESCRIPTION**  **Column** |
| October 22  Thursday  **12:30-1:30 PM** | RETIREMENT READINESS | Voya Financial representatives will be presenting a workshop for employees to learn how to put all of the pieces together and prepare for retirement. Start now! It is never too early. There are a lot of moving parts: Deferred Comp, PERS/OPSRP Pension, PERS IAP, Social Security, Health Benefits and other pieces. Come discuss how all of these parts work together, who to contact, and when all of the paperwork needs to be submitted. This class will take the full hour to cover everything. Please hold questions until the end as a representative will stay 30 minutes after for follow up. | Lincoln Bldg  421 SW Oak  Willamette Room | **Amanda Fuller Devilbiss**  Voya Financial |

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| October 22  Thursday  12:00-1:00 PM | VOYA  ENHANCEMENTS | Voya representatives will be presenting an overview of new online enhancements as well as a review of the Voya contract enhancements that are to come. Including:   * Orange Money * How to login * Seminar Library * Fund changes and new fee equalization and transparency. | Multnomah Building  501 SE Hawthorne  Basement  Room B14 | **Melinda Lewis**  Voya Financial |
| October 22  Thursday  12:00-1:00 PM | REFINANCING & USING HOME EQUITY | How do you know when it’s the right time to refinance a home? This seminar will help you learn how a refinance may benefit you, what the advantages of using cash from your home are, how to consolidate or avoid consumer debt and how to distinguish the difference between a home equity loan and line of credit. **To register** https://www.homestreet.com/personal/home-loans/hometown-home-loan-program/multnomah-county. | Multnomah Building  501 SE Hawthorne  Room 201 | **Homestreet Officer** |
| October 27  Tuesday  12:00-1:00 PM | VOYA ENHANCEMENTS  **(CANCELLED)** | Voya representatives will be presenting an overview of new online enhancements as well as a review of the Voya contract enhancements that are to come. Including:   * Orange Money * How to login * Seminar Library * Fund changes and new fee equalization and transparency. | Gresham Library  385 NW Miller Ave  Gresham  Community Room | **Kristin Walter**  Voya Financial |
| October 27  Tuesday  12:00-1:00 PM | INTRODUCTION TO PERS RETIREMENT | This presentation is designed only for Tier 1/Tier 2 members who are ***more*** than three years from PERS retirement. Topics include IAP, Online Member Services, Retirement Timelines, working after retirement and more information as they move towards retirement. | Multnomah Building  501 SE Hawthorne  Copper Room | **Debbie Foote**  PERS |
| October 28  Wednesday  12:00-1:00 PM | PERS HEALTH  BENEFIT OPTIONS | At retirement there are many different options for health insurance. How do you decide which insurance program or health plan is best for you? The PERS Health Insurance Program is available to all PERS retirees and dependents who meet the eligibility criteria. The program provides medical and dental insurance plan options as well as long term care insurance for Oregon PERS retirees. | Multnomah Building  501 SE Hawthorne  Basement  Room B14 | **Danielle Keyser**  PERS |
| October 28  Wednesday  12:00-1:00 PM | BUDGETING BASICS | Wish more of your money stayed in your pocket? Does it sometimes feel like you don’t have the resources you need to make ends meet? This seminar will help you learn how to manage your income to meet expenses, ways of setting aside money for savings, setting realistic financial goals and how to create a budgeting action plan. **To register** https://www.homestreet.com/personal/home-loans/hometown-home-loan-program/multnomah-county. | Lincoln Bldg  421 SW Oak  Willamette Room | **Representative**  HomeStreet Bank |
| October 29  Thursday  12:00-1:00 PM | PERS  OPSRP | This presentation is designed for all OPSRP members (hired on or after 8/29/2003) at any state of their career. Topics include membership and vesting, contributions to the IAP, Online Member Services, retirement eligibility and member resources. | Multnomah Building  501 SE Hawthorne  Basement  Room B14 | **Debbie Foote**  PERS |
| October 29  Thursday  12:00-1:00 PM | VOYA ENHANCEMENTS | Voya representatives will be presenting an overview of new online enhancements as well as a review of the Voya contract enhancements that are to come. Including:   * Orange Money * How to login * Seminar Library * Fund changes and new fee equalization and transparency. | Lincoln Bldg  421 SW Oak  Willamette Room | **Amanda Fuller Devilbiss**  Voya Financial |
| October 29  Thursday  12:00-1:00 PM | BUDGETING BASICS | Wish more of your money stayed in your pocket? Does it sometimes feel like you don’t have the resources you need to make ends meet? This seminar will help you learn how to manage your income to meet expenses, ways of setting aside money for savings, setting realistic financial goals and how to create a budgeting action plan. To register https://www.homestreet.com/personal/home-loans/hometown-home-loan-program/multnomah-county. | Multnomah Building  501 SE Hawthorne  Room 315 | **Representative**  HomeStreet Bank |
| November 3  Tuesday  12:00-1:00 PM | OPSRP Online | **ATTEND THIS CLASS IF YOU WERE HIRED *AFTER* 8/28/2003.**  Learn to Establish your Member User ID & Password. (You may want to establish this ahead of time and bring your User ID and Password with you to class)  Learn to Access your PERS Account Information; Create Retirement Benefits Estimates; View salary and service credit details; View the cost of purchasing Waiting Time. | Multnomah Bldg  501 SE Hawthorne  Basement  B15-Computer Lab | **Kristin Walter**  Voya Financial |
| November 5  Thursday  12:00-1:00 PM | OPSRP Online | **ATTEND THIS CLASS IF YOU WERE HIRED *AFTER* 8/28/2003.**  Learn to Establish your Member User ID & Password. (You may want to establish this ahead of time and bring your User ID and Password with you to class)  Learn to Access your PERS Account Information; Create Retirement Benefits Estimates; View salary and service credit details; View the cost of purchasing Waiting Time. | Multnomah Bldg  501 SE Hawthorne  Basement  B15-Computer Lab | **Kristin Walter**  Voya Financial |