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| **Date/Time** | **Class Title** | **Description** | **Location** | **Presenter** |
| October 1Thursday**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 Library805 SE 122nd Ave | **Melinda Lewis** Voya Financial |
| October 1Thursday**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 Bldg501 SE HawthorneBasementRoom B14 | **Representative**HomeStreet Bank |
| October 6Tuesday12:00-1:00 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 Bldg501 SE HawthorneBasementRoom B14 | **Melinda Lewis** Voya Financial |
| October 7Wednesday**12:30-1:30 PM** | SOCIAL SECURITY |

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| * + 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 Bldg501 SE HawthorneBasement Room B14 | **Alan Edwards**Social Security |
| October 8Thursday12:00 – 1:00 PM | PERS1 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 Bldg501 SE HawthorneRoom 315 | **Debbie Foote**PERS |
| October 9Friday12:00-1:00 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 Building501 SE HawthorneBasementB15-Computer Lab | **Amanda Fuller Devilbiss** Voya Financial |
| October 13Tuesday12:00-1:00 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 MillerGresham, ORCommunity Room | **Melinda Lewis**Voya Financial |
| October 13Tuesday12:00 – 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 Bldg501 SE HawthorneBasement Room B14 | **Kristin Walter**Voya Financial |
| October 13Tuesday12:00 – 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 Bldg421 SW OakWillamette Room | **Representative**HomeStreet Bank |
| October 14Tuesday12:00-1:00 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 Bldg501 SE HawthorneHorsetail FallsRoom 380 | **Kristin Walter**Voya Financial |
| October 14Tuesday**12:30-1:30 PM** | SOCIAL SECURITY |

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| * + Today’s recipients – Importance & Pressures
	+ Future & concerns for change
	+ Your Entitlement & Payment Amount
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 | * + Benefits for family members (incl. survivors)
	+ Disability Benefits
	+ Medicare Coverage
	+ Preparation Tools
 |

 | Gresham Library 385 NW MillerGresham, ORCommunity Room | **Alan Edwards**Social Security |
| October 15Thursday12:00-1:00 PM | ACCESSING YOURDEFERRED 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 Bldg501 SE HawthorneBasementRoom B14 | **Kristin Walter**Voya Financial |
| October 20Tuesday12:00-1:00 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 Bldg501 SE HawthorneBasementB15-Computer Lab | **Melinda Lewis**Voya Financial |
| October 20Tuesday11:00-2:00 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 Bldg421 SW Oak1st FloorOak Room | **See****DESCRIPTION****Column** |
| October 21Wednesday11:00-2:00 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 Bldg501 SE Hawthorne1st FloorBoardroom | **See****DESCRIPTION****Column** |
| October 22Thursday**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 Bldg421 SW OakWillamette Room | **Amanda Fuller Devilbiss**Voya Financial |

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| October 22Thursday12:00-1:00 PM | VOYAENHANCEMENTS | 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
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 | Multnomah Building501 SE HawthorneBasementRoom B14 | **Melinda Lewis**Voya Financial |
| October 22Thursday12:00-1:00 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 Building501 SE HawthorneRoom 201 | **Homestreet Officer** |
| October 27Tuesday12:00-1:00 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.
 | Gresham Library385 NW Miller AveGreshamCommunity Room | **Kristin Walter**Voya Financial |
| October 27Tuesday12:00-1:00 PM | PERS 5 YEARS TO 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 Building501 SE HawthorneRoom 315 | **Debbie Foote**PERS |
| October 28Wednesday12:00-1:00 PM | PERS HEALTHBENEFIT 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 Building501 SE HawthorneBasementRoom B14 | **Danielle Keyser**PERS |
| October 28Wednesday12:00-1:00 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 Bldg421 SW OakWillamette Room | **Representative**HomeStreet Bank |
| October 29Thursday12:00-1:00 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 Building501 SE HawthorneBasementRoom B14 | **Debbie Foote**PERS |
| October 29Thursday12:00-1:00 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
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 | Lincoln Bldg421 SW OakWillamette Room | **Amanda Fuller Devilbiss**Voya Financial |
| October 29Thursday12:00-1:00 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 Building501 SE HawthorneRoom 315 | **Representative**HomeStreet Bank |
| November 3Tuesday12:00-1:00 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 Bldg501 SE HawthorneBasementB15-Computer Lab | **Kristin Walter**Voya Financial |
| November 5Thursday12:00-1:00 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 Bldg501 SE HawthorneBasementB15-Computer Lab | **Kristin Walter**Voya Financial |