

# EDUCATION MINNESOTA ESI MEMBER BENEFITS



SAINT PAUL FEDERATION  
OF EDUCATORS LOCAL 28

One of the many things [Education Minnesota ESI Member Benefits](#) provides for members are informational seminars.

ESI will be hosting a When Can I Afford to Retire? Seminar for SPFE members -- both those with a SPTRFA pension (teacher) and PERA pension (ESPs).

During your working career, income comes from your salary. In retirement, your income comes from three sources: a pension, Social Security and other savings you have such as a 403(b). Whether you're an early career educator or nearing retirement, these seminars contain valuable information for you. Space is limited at these in-person events.

## Topics to be discussed:

### Pension education

- Learn how benefits are calculated
- Understand defined benefit pension plans

### Financial Planning

- What can you expect from Social Security?
- Tax-deferred and tax-free savings
- Asset allocation and asset management/diversification/performance and fees
- 403(b) match and severance payment options

### **SPFE Teacher Members - Wed. Jan. 24**

Education Minnesota  
41 Sherburne Ave.  
St. Paul, MN 55103

4:30 - 5 p.m. Registration  
5 - 6:30 p.m. Seminar  
*Complimentary pizza/beverage provided*

[Register here](#)

### **SPFE ESP Members - Wed. Jan. 25**

Education Minnesota  
41 Sherburne Ave.  
St. Paul, MN 55103

4:30 - 5 p.m. Registration  
5 - 6:30 p.m. Seminar  
*Complimentary pizza/beverage provided*

[Register here](#)