



## Upcoming Retirement Planning Workshops

### How Your Social Security May Be Impacted by the Windfall Elimination Provision and Government Pension Offset

In this workshop, Fidelity reviews the rules of the **Windfall Elimination Provision** and **Government Pension Offset**. While covering the rules, the instructor walks employees through a step-by-step tutorial of how to use **Social Security Administration's Windfall Elimination Provision Calculator** as well as the **Government Pension Offset Calculator** so that employees can have a much better understanding of how these rules will impact their benefits and have an estimate of what their Social Security payments will be.

*Live Zoom workshops will be offered on the following dates:*

Oct. 18 at 12 p.m.  
Nov. 16 at 12 p.m.  
Dec. 7 at 12 p.m.  
Jan. 24 at 12 p.m.

[Click here to register for one of the workshops listed above.](#)

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#### Workshop Instructor

##### Michael Fraser

Workplace Financial Consultant  
Fidelity Investments  
michael.fraser@fmr.com



## Ask Fidelity:

### Understanding Your Retirement Plan and All It Has to Offer

In this workshop, **designed for new hires**, Fidelity reviews the differences between **Optional Retirement Program (ORP)**, the **Massachusetts State Employee Retirement System (MSERS)**, the **403(b) Elective Deferral Savings Plan**, and some of the basics of the **457 SMART plan** (using the information from the employee handbook found here: **Handbook (click here)**).

Depending on time and questions asked, the instructor may cover how to fill out the forms for ORP enrollment, setting up an ORP plan with Fidelity, and enrolling in the 403(b) plan with Fidelity (if employees are interested in these options).

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#### Workshop Instructor

##### Michael Fraser

Workplace Financial Consultant  
Fidelity Investments  
michael.fraser@fmr.com

**Live Zoom workshops will be offered on the following dates:**

Nov. 21 at 12 p.m.  
Dec. 19 at 12 p.m.  
Jan. 23 at 12 p.m.

**\*Click here to register for one of the workshops listed above.**

*\*Choose "Virtual Event" where it says "Select Event Type"*



**If you have questions, email  
Michael.fraser@fmr.com.**



UMass Chan Medical School - Human Resources Department | 333 South Street, Shrewsbury, MA 01545

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