



Educator Benefits Hanover Public Schools

Mike Letorney has 35 years of experience helping educators navigate through the complexities of the Massachusetts Teachers Retirement System and Pension Maximization. For example:

- How to calculate your retirement 403(b) Retirement
- Social Security Benefits and how it impacts your pension (WEB) (GPO)
- "Buying back years of service" (In state, out of state and/or public service)
- How having the appropriate insurance can help meet your retirement goals
- Loan Forgiveness

Also available:

Educator **Group Discounted** Auto Insurance

Educator **Discounted** Home/Condo/Renters & Umbrella Insurance

Educator Life **Discounted** Insurance

Supplemental Insurance Includes:

- Disability
- Accident
- Cancer
- Hospital

The link below will connect you to Mike's calendar to schedule a free no-obligation Zoom Meeting to provide additional information and answers to many of your questions. **These meetings are available as a group or individually if you would like to address your personal situation.**

Mike Letorney
Horace Mann Companies
37 Derby Street B4
Hingham, MA 02043
Ph: 781-740-8444
Fax: 781-740-8666

www.letorneyinsurance.net

