



Mass Teachers Retirement System (MTRS) Information you need to know before you retire

Horace Mann has helped generations of educators' sort through the complexities of the Massachusetts Teachers Retirement System. As an educator you understand the importance of having a plan. Therefore, the most important thing you can do for you and your loved ones is to develop a strategy that is unique to your personal situation. **Mike Letorney has made it his goal to empower educators with information to help maximize their pension and retirement options.**

Below is information you should know whether you are new to teaching or your retirement is one year.

- State Teachers Retirement System and Pension Maximization
- Learn what options A, B, and C mean and how they effect both you and your beneficiaries
- How to "Buy Back" years of service
- Social Security Benefits and how it impacts your pension
- Learn how the Windfall Elimination Provision (WEP) and the Government Pension Offset (GPO) could affect your pension

Horace Mann also offers educator discounted Auto Insurance through MAPFRE featuring the most comprehensive coverages that include discounts, such as AAA, Multi-Car, Pan-Mass Challenge Donation, Good Student, and bundle pricing on Home and Auto.

Mike Letorney
The Horace Mann Companies
37 Derby Street Suite B4
Hingham, MA 02043
781-740-8444

mletorney@horacemann.com

Visit our website: www.letorneyinsurance.net