



MSU RETIREES ASSOCIATION

SPARTAN SENIOR NEWSLETTER

August-September 2016

VOL. 38, NO. 1

First MSURA scholarships awarded in May

Two incoming freshmen receive inaugural funds

MSURA Scholarship Program Launches with the Awarding of Two Scholarships

The new MSURA scholarship program launched with the awarding of two scholarships. The winners, Mallory O'Brien from Holt High School, and Amanda Pohl from Portland High School, were honored at the annual May luncheon. Mallory's father Terrance O'Brien and Amanda's parents Julie and Steve Pohl were present to see their daughters honored.

Mallory is active with cross country running and plays lacrosse. She plans to study



Amanda Pohl, scholarship winner, is flanked by Angela Brown, MSURA president, and her mother, Julie Pohl. Amanda attended Portland HS and will be a freshman at MSU this fall.

nutritional sciences in the pre-med program at MSU. Her mother, the late Susan O'Brien, worked on the MSU



Mallory O'Brien, scholarship winner, second from right, attended Holt HS. Others in the photo include her father, Terrance O'Brien (I); Patrick Scheetz, MSURA past president; and Angela Brown, MSURA president.

Health Team. Amanda is active in volleyball and track, and plans to study kinesiology at MSU,

leading to certification as a physical therapist. Her mother Julie works at MSU in Contract and Grant Administration.

Second Annual MSURA Golf Outing will fund MSU student scholarships

Late September weather in the greater Lansing area is famously nice, and that will be the time of the Second Annual Golf Outing sponsored by StraightLine Group and the Michigan State University Retirees Association (MSURA).

Tuesday, Sept. 20 is the date of the event this year, and it will be held on the MSU Forest Akers West golf course, 3535 Forest Road, Lansing, MI 48910. For more information about the course, see their web site at golf.msu.edu/.

Registration and practice is set for 10 a.m., with lunch at 11, and a shotgun start at noon. There will be door prizes, an awards ceremony, an hors d'oeuvres buffet, and a cash bar.

To sign up for this event, complete the entry form on page 3 of this newsletter, or go to <http://www.retirees.msu.edu/Golf%202016%20Registration%20Form.pdf> on the internet.

Proceeds from this event will benefit the MSURA endowed student scholarship,

which was established last year with the first two scholarships awarded this year.

Any payments for this event greater than \$75 will be considered a tax deductible contribution to Michigan State University.

More details about this event at: <http://www.retirees.msu.edu/Golf%202016%20Brochure%20Draft.pdf>

For questions about this golf outing, please contact: Patrick Scheetz via email: Scheetz@msu.edu or phone: (517) 351-7538.

Additional sponsors are desired. To suggest sponsors, please contact: Jacqie Babcock via jbabcock@msu.edu



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PRESIDENT'S MESSAGE

ANGELA BROWN

Welcome to the 2016-17 MSU Retirees season. Board and committee members have been very busy planning meetings and activities over the summer. Rick Vogt has lined up an interesting list of speakers for the monthly speakers meetings. The entire list will be available on the web and announced in future eNotices and newsletters. Patrick Scheetz and his very active Golf Outing committee have been making final plans for the September 20 Second Annual MSURA/StraightLine Student Scholarship Golf Outing. Registration details are on the web. Gather up a foursome and come have fun with members and friends as well as supporting the student scholarship. Special thanks goes to StraightLine for their overwhelming planning and support of the golf outing.

In May, two Student Scholarships were awarded at the annual luncheon. Mallory O'Brien and Amanda Pohl were the first recipients. We will continue to follow their MSU careers in future newsletters. Congrats to two outstanding young ladies.

Special condolences go out to the family of John Roetman who passed away May 17 at the age of 92. John was an active member of MSURA for many years. He served in a number of positions helping to shape the association, resulting in serving as vice president and then president from 1989 – 1991. During WWII John served in the US Army in the Military Police unit. He is a graduate of MSU and worked in MSU Administration, University Apartments for over 30 years. He served as Township Trustee and Supervisor of Meridian Township. MSURA benefited greatly from the John's leadership.

Please welcome Bruce Smith and Pam Marcis to the Board. Thank you to Louise Selanders and Jerry Hull for your service. Send me an email or call and let's talk about opportunities for you to take a leadership role or serve on an MSURA committee.

Please support our sponsors. They do a lot to help us defray the cost and mailing of this newsletter.



REGISTRATION FORM

2nd Annual MSURA/StraightLine Student Scholarship Golf Outing
MSU Forest Akers West
Tuesday, Sept. 20, 2016



Name _____

Address _____

City/State/ZIP _____

Phone Number () _____ Email _____

TO BENEFIT **STUDENT SCHOLARSHIPS**
MSURA/STRAIGHTLINE
TUESDAY, SEPT. 20, 2016

GOLFING REGISTRATIONS

Lunch, golf, cart, dinner and gift \$100 (\$25 gift to MSU) x # golfers = \$ _____

SPONSORSHIP PACKAGES

Title Sponsor includes name on program brochure, verbal recognition, sign at hole and foursome of golfers
 \$10,000 (includes \$9,700 gift to MSU) \$ _____

Emerald Sponsor includes name on program brochure, verbal recognition, sign at hole and twosome of golfers
 \$3,000 (includes \$2,850 gift to MSU) \$ _____

Platinum Sponsor includes name on program brochure, verbal recognition, sign at hole
 \$2,000 (includes \$2,000 gift to MSU) \$ _____

Gold Sponsor includes sign at hole \$1,000 (includes \$1,000 gift to MSU) \$ _____

Silver Sponsor includes sign at hole \$500 (includes \$500 gift to MSU) \$ _____

DONATION

I cannot attend, but here is my donation of \$ _____

PLEASE PAIR ME UP WITH

- Make checks payable to **Michigan State University** with MSURA Endowed Student Scholarship written in the memo line. Please mail to MSU Retirees Association, 22 Nisbet Building, 1407 S. Harrison Rd. East Lansing, MI 48823-5239, to guarantee your spot.
- Gift proceeds will benefit the MSURA Endowed Student Scholarship fund. Any amount paid above \$75 will be considered a tax-deductible contribution to Michigan State University.
- If benefits are declined, full amount of gift is tax-deductible.
- For any questions, contact **Patrick Scheetz** at (517) 351-7538 or email Scheetz@msu.edu.



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Michigan State University
Spartan Way
535 Chestnut Road, Room 300
East Lansing, MI 48824
(517) 884-1000
giftplan@msu.edu
www.giftplanning.msu.edu

Do you have an IRA?

Congress reinstated a law that allows you to make a tax-free gift from your individual retirement account (IRA). Known as the IRA charitable rollover provision, this law no longer has an expiration date so you are free to make annual gifts to Michigan State University from your IRA this year and well into the future.

The recently reinstated law allows individuals 70 ½ and older to transfer up to \$100,000 from their individual retirement accounts directly to MSU without being subject to income taxes on the distribution. Your IRA Rollover Provision gift may be applied towards your required minimum distribution.

Contact the Office of Gift Planning for precise instructions on how to make your “IRA Rollover” gift to MSU in 2016.



SPARTANS WILL.

Donations encouraged to MSURA; no more newsletter subscription fee

Effective July 1, 2016, rather than charge a subscription fee for our newsletter, MSURA's Board of Directors has voted, instead, to encourage our members to make an annual financial, tax-deductible donation to Michigan State University and designate your gift to the MSU Retirees Association, Account AB272. Any gift you make will also count toward your University donor society. Your donation will pay for programs services, materials, mailings and office expenses budgeted by your Board. If you're a member who has paid your subscription fees in advance, you'll continue to receive the same benefits you always have, including electronic or paper newsletters.

NEWSLETTER FORM

If you wish to **receive a paper copy of the Spartan Senior newsletter delivered via U. S. Mail**, please fill in the form below and return it to

MSU Retirees Association
Suite 22 Nisbet Bldg.
1407 S. Harrison Road
East Lansing, MI 48823-5239

Want to get the MSURA newsletter mailed to you? Fill this one out!

Name _____

Street address or P. O. box _____

City _____

State _____

ZIP code _____

DONATION FORM

To make a donation to MSU by mail, to benefit the MSU Retirees Association, **make your check payable to MSU—Retirees Association, AB272**, enclose your name and full address, and mail to

University Advancement
535 Chestnut Road, Room 300
Michigan State University
East Lansing, MI 48824

Want to donate to MSURA? Awesome! Fill this one out!

Name _____

Street address or P. O. box _____

City _____

State _____

ZIP code _____

Breslin Center seeks gate hosts

Looking for another way to stay connected to MSU this fall and winter?

The Breslin Student Events Center is looking for gate hosts to work basketball games and other events: work hours are usually 3-4 hours



in duration and you may pick the dates you

want to work; pay is minimum wage (currently \$8.50/hour); you may stay and watch the second half of the game at no charge.

To apply, go to <https://rhs-msu.peopleadmin.com/postings/2288>

You will need to "Create Account" and then "Apply for this Job."

For more information, contact Breslin Center at 517-432-1989.

Probable phone scam refers to IRS

An MSU retiree recently reported getting a message on his answering machine saying that the IRS was suing him. The caller urged him to call her office to get the details and also get help. This is very likely to be a scam, because the IRS will contact you via U. S. Mail if they think there is a problem with your taxes.

#Disrupt Aging

AARP has a section on its site called "Disrupt Aging," which shares stories of people who are having fun doing things that might not necessarily be the norm for their age group. First, watch the delightful movie on the section's opening page called "What is Old?" (See link below) You can also purchase the book "Disrupt Aging" by AARP CEO Jo Ann Jenkins. All proceeds go to AARP.

<http://www.aarp.org/etc/everywhere/statics/disrupt-aging/home.html>

INSURANCE MATTERS

Check with health insurers before beginning potentially expensive medical treatment

Brachytherapy is a new form of radiation treatment that has recently become available for skin cancer.

This is not the form of therapy in which a radioactive “seed” is implanted under the skin in the area of the cancer. Instead, radiation is delivered directly to the cancer site in a very focused way. The objective is to get the radiation where it is needed, and to send it nowhere else.

The doctors who recommend this treatment say that it permits notably fewer treatment sessions than traditional external beam radiation and also leads to fewer side effects.

It tends to be cost efficient because there is no follow up cosmetic surgery needed and the patient does not need to go to a hospital

to receive this form of radiation. Brachytherapy has been used for skin cancer since 2009 in the United States.

A Google search earlier this year showed that two prominent Lansing area dermatology practices as well as a local cancer treatment center have been offering brachytherapy for skin cancer.

It was also being offered at affiliates of the nationally noted M. D. Anderson Cancer Center. We have learned that retirees who select brachytherapy to treat their skin cancers are having trouble in getting their treatment costs covered.

A university retiree who had this treatment reports that Medicare paid its share, but Blue Cross/Blue Shield refused to pay its

share, saying that this was an experimental and unproven form of treatment. A Google search revealed that

Blue Cross/Blue Shield is refusing to pay for this in several different states, so it appears that this is a national policy of this insurer.

In the case of the MSU retiree, the total amount that Blue Cross/Blue Shield would normally have paid came to approximately

\$3,200.

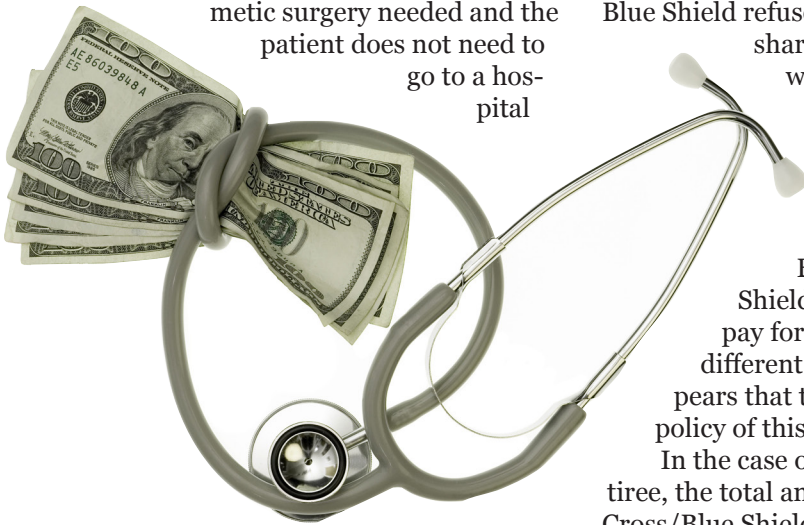
Local retiree experience points up the need to check in advance with Medicare and Blue Cross/Blue Shield before beginning any potentially expensive medical treatment.

It also raises a question of where insurance dollars should be spent if a primary goal of the insurance company is to help the patients that it insures.

Blue Cross/Blue Shield is cheerfully paying 80 percent of the “facilities fee” that McLaren Greater Lansing is now charging for visits to the offices of doctors belonging to Mid-Michigan Physicians. This fee basically doubles the fee that the doctor charges for a visit. (See the Spartan Senior, November-December 2015, page 13, for a detailed explanation of this facilities fee.)

Why is it more important to pay a great deal extra to McLaren Greater Lansing on a permanent basis than to pay Blue Cross/Blue Shield’s 20 percent share of brachytherapy radiation for the small number of seniors who actually need it for skin cancer?

We can hope that Blue Cross/Blue Shield will follow the accumulating record of patients treated for skin cancer with brachytherapy and keep an open mind on whether or not to pay for this treatment in the future. —Al LeBlanc



New Michigan Caregiver Act information for members

The newly passed Michigan Care Act will help caregivers, families, and patients who are at the point of being discharged from a hospital. The act allows patients to designate a family caregiver who will provide patient care after they leave the hospital, requires the hospital to notify the family caregiver when the patient is going to be discharged, and requires the hospital to give the family caregiver an opportunity to receive instruction and a demonstration of medical help tasks that will be needed when their loved one returns home. A wallet card summarizing

this information can be downloaded and printed at:

http://action.aarp.org/site/DocServer/downloadable_wallet_card_MI.pdf;jsessionid=7F861256E879558F9C-792276CCEA6392.app267b?docID=2982.

Our Michigan AARP has published a helpful resource guide for caregivers which can be found at:

<http://www.aarp.org/content/dam/aarp/home-and-family/caregiving/2016/07/mi-caregivers-resource-guide-nov-2015.pdf>

AT YOUR FINGERTIPS



How to get and use the new MSU Pharmacy prescription app

Have you ever wanted to view the prescriptions you have on profile at the pharmacy? Well now you can with the new pharmacy app MobileRx! MobileRx is a free app available for iPhone and Android devices.

Instructions for downloading the app:

1. In your device's app store, search MobileRx
2. Download the free app to your device
3. When you first open the app it will ask for access to the camera, click "OK" to allow you to request refills by scanning the barcode on the prescription label
4. When prompted, enter 5173534930 to find MSU Clinical Center Pharmacy, or 5173539165 to find Olin Pharmacy.

In order to view your prescription profile, you will have to create an account. Selecting "My Rx Profile & Med Reminder" within the app will bring you to a screen where you can create an account. The app will ask you for your name, date of birth, phone or Rx number, and then it will ask you a series of public information questions to verify

your identity. You will then be asked to create a username and password.

Without creating an account, MobileRx will allow you to request prescription refills quickly and conveniently. Selecting "Express Refills" within the app allows you to refill up to three prescriptions at a time by entering the Rx number located on the prescription label. The process can be repeated to refill additional prescriptions as needed. Selecting "Scan a Prescription" within the app uses the camera on your phone to scan the barcode on the prescription label to request prescription refills. Once refills are submitted, a summary screen will notify you if the refill request was accepted or if there was an error.

The "Pharmacy Information" section of the app includes the pharmacy's name, address, phone number, and hours of operation for easy reference. If you need directions, selecting "Show Map" will open Google Maps, which you can use to select a route to the pharmacy.

The pharmacy staff is excited about MobileRx and is committed to improving your pharmacy experience.

—Rachel Griffioen

Refreshed EBS portal coming August 2016

MSU Human Resources is pleased to announce a refreshed Enterprise Business Systems (EBS) Portal is coming to MSU retirees in August 2016.

Much has changed in technology and design since the EBS Portal went live five years ago. Using new technology and MSU branding, a new experience has been built with user needs in mind. The refreshed portal is intended to make it easier and quicker to navigate to the links and applications you use.

The focus of this project is on the look and navigation of the portal. A few applications, such as the Personal Information page and Benefits Enrollment, will be updated, but most applications will not change.

When do these changes take place?

MSU retirees will receive the refreshed EBS

Portal on August 15, 2016.

What do I need to do?

No action is required on your part. Once you log into www.ebs.msu.edu on August 15, you will see the refreshed portal. Please visit our website, <http://www.hr.msu.edu/go2gateway>, to see more information.

If you prefer to complete your 2017 Benefits Open Enrollment online, we will include updated instructions in the Retiree OE Packet you receive at the end of September.

If you have questions, please contact MSU Human Resources at 517-353-4434 or SolutionCenter@hr.msu.edu.





MARK YOUR CALENDARS

DATE	SPEAKER	TOPIC	EVENT	LOCATION
Monday, Sept. 12, 2016, 1:30–3 p.m.	Lori Strom, M.P.A., Lifespan & Family Services Coordinator, MSU Worklife Office	Providing Elder Care for a Spouse, Friend or Parent	MSU Retiree Association Membership Meeting	Community Room, MSUFCU Branch, Mt. Hope & Farm Lane, East Lansing
Tuesday, Sept. 20, 2016, 10 a.m., practice; 11 a.m., lunch; noon, shotgun start	Contact Patrick Scheetz at Scheetz@msu.edu .	See more info in this newsletter and at the MSURA website	2nd Annual MSURA/ StraightLine Student Scholarship Annual Golf Outing	MSU Forest Akers West
Monday, Oct. 10, 2016, 1:30–3 p.m.	Renee Rivard, Director, Total Compensation & Wellness, MSU Human Resources	MSU Retiree Benefits Open Enrollment for 2017 Calendar Year	MSU Retiree Association Membership Meeting	Community Room, MSUFCU Branch, Mt. Hope & Farm Lane, East Lansing
Tuesday, Nov. 1, 2016	StraightLine Group	Pre and post retirement planning seminar	TBA: Please check eNotices & the next newsletter for details	Community Room, MSUFCU Branch, Mt. Hope & Farm Lane, East Lansing
Monday, Nov. 14, 2016, 1:30–3 p.m.	Bob Bao, Retired Alumni Magazine Editor	Great Moments in MSU History	MSU Retiree Association Membership Meeting	Community Room, MSUFCU Branch, Mt. Hope & Farm Lane, East Lansing
Monday, Dec. 12, 2016, 1:30–3 p.m.	Teresa Irish, Author & Speaker	A Thousand Letters Home, the Journey of the Letters	MSU Retiree Association Membership Meeting	Community Room, MSUFCU Branch, Mt. Hope & Farm Lane, East Lansing
Monday, Jan. 9, 2017, 1:30–3 p.m.	Barbara Given, Ph.D., RN, FAAN University Distinguished Professor, MSU College of Nursing	Self-Management of Symptoms and Side Effects from Cancer Treatment	MSU Retiree Association Membership Meeting	Community Room, MSUFCU Branch, Mt. Hope & Farm Lane, East Lansing
Monday, Feb. 13, 2017, 1:30–3 p.m.	Jim Potchen, Retired Faculty, MSU Radiology Human Medicine	Healthy Brain Aging	MSU Retiree Association Membership Meeting	Community Room, MSUFCU Branch, Mt. Hope & Farm Lane, East Lansing
Monday, March. 13, 2017, 1:30–3 p.m.	Gordon Rohman, Ph.D, MSU Professor Emeritus of English	Poetry	MSU Retiree Association Membership Meeting	Community Room, MSUFCU Branch, Mt. Hope & Farm Lane, East Lansing
Monday, April. 10, 2017, 1:30–3 p.m.	Lou Anna K. Simon, MSU President	MSU's Recent Successes and Future Challenges & Opportunities	MSU Retiree Association Membership Meeting	Community Room, MSUFCU Branch, Mt. Hope & Farm Lane, East Lansing
Monday, May 1, 2017, 11:30–2 p.m.	Ben Hassenger, the Ukulele Ambassador of Michigan	MSURA Elections & Business Meeting	MSU Retiree Association Annual Meeting	MSU Kellogg Center, Room TBA



Please cut out this calendar and use it to help you keep track of MSURA activities!

MSURA MONTHLY MEMBERSHIP MEETINGS are at the MSU Federal Credit Union Community Room, Farm Lane & Mt. Hope Road, 1:30 p.m.–Refreshments, 2 p.m.–Program

OPPORTUNITY FOR YOU!

Media Relations volunteer needed for the MSURA/ StraightLine Golf Outing to be held in September 2016. Tasks would include: responding to requests for information from the media or designating an appropriate spokesperson for requests; writing press releases or other media communications to promote golf outing; establishing and maintaining excellent relationships with community representa-

tives, local vendors, public interest groups, and MSU retirees; and planning and directing communication programs to maintain favorable public perceptions and active participation by retirees and others in the local area. Anyone interested is asked to contact Patrick Scheetz at Scheetz@msu.edu or phone: (517) 351-7538 or Angela Brown, President of MSURA, at (browna@msu.edu).

UPCOMING MEETINGS

Lori Strom will advise on providing elder care for a spouse, friend or parent at September meeting

Guest speaker Lori Strom will discuss ways of providing elder care at our meeting on Monday, September 12 in the Community Room of the MSU Federal Credit Union at Mt. Hope and Farm Lane Roads in East Lansing. Come at 1:30 for fellowship and refreshments, with the presentation beginning at 2:00.

Lori Strom works in the new MSU WorkLife Office (formerly at the Family Resource Center) as the Lifespan and Family Services Coordinator.



Lori Strom

With a BA in Gerontology/Community Services/Public Affairs and a Master's in Public Administration, Strom has worked in the tri-county area for more than 30 years and is well connected to the aging network and services for elders.

Passionate in her support of family caregivers, she strives to give elders quality of life and independence in the most healthy setting available.

In this presentation, Strom will give an overview of some of the service options for elders and their families.

The issues vary, and folks are often unaware of

what services are available. Some may be worried about elders being home alone; others are searching for a nursing home; some are watching loved ones experiencing memory loss and physical disabilities; some are searching for a break from caregiving. Whether your elders live with you, close to you or in another state, there are options, and Strom will help attendees understand them.

When Monday, Sept. 12

Time 2 p.m., refreshments at 1:30 p.m.

Where Community Room, MSU Federal Credit Union, corner of Farm Lane and Mt. Hope



Renee Rivard

When Monday, Oct. 10

Come join us at our October meeting on Monday, October 10 to hear Renee Rivard, MSU Assistant Vice President for Human Resources, review changes to retiree benefits for the coming year. October is open enrollment month for benefits. Review your benefits and determine if you need to make changes.



Bob Bao

When Monday, Nov. 14

Bob Bao, retired editor of the MSU Alumni Magazine, will speak at our meeting on Monday, Nov. 14, detailing his selection of great moments in MSU history. You won't want to miss this fun look back! Bao served in his position for more than 30 years.



Share Your Knowledge

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Got an old shoebox of photos in the closet?

Want some help figuring out what to do with all those great memories? Come to the MSURA Scrapbook Interest Group, and get some great ideas! Leader Laurena Jenkins Hoffmeyer will give you tips to help you start a scrapbook, either paper or digital. Meetings are generally once a month on Thursdays, and the group meets in the Nisbet Building. The fall schedule is being set up. Watch Facebook and eNotices for exact dates and times. For more information, contact Laurena at hoffmey3@msu.edu or call her at 517-703-0146.



MSURA Endowed Student Scholarship Program is successful

I would like to thank you and all of the MSU retirees who gave so generously to the new MSURA Endowed Student Scholarship Fund. This fund will help many future generations of Spartan families. Family members of MSU retirees and employees are eligible for a scholarship. It provides financial support towards their Michigan State University undergraduate or graduate degree expenses. We know that many retirees contribute to their children's and grandchildren's education to help keep student loans to a minimum and their education affordable. This scholarship is one more way to help you and our young Spartan families.



As a result of the successful fundraising efforts, two \$2,500 scholarships were provided for the 2016-17 school year. This is a very good beginning!

We would like to see this endowment grow and be able to provide more scholarships next year. You can give to the endowment in a couple of ways: (1) pledge or donate outright to the scholarship fund; or (2) participate in the scholarship's golf fundraiser on Sept. 20, 2016. All proceeds from the golf outing go to the scholarship. To sign up for the golf fundraiser, and information how you can pledge or donate, see the page three of this newsletter.

Thank you. Go Green!

—Rick Vogt, Vice President



MSURA SPEAKERS

Attendees at the March and April MSURA meetings were treated to interesting presentations. In March, Dr. Suzanne L. Cross, left, who shared some of her beautiful art shawls, which she uses to teach women about the dangers of heart disease.

In April Gary Hoppenstand and Etta Abrahams combined forces and shared a slideshow of films relating to the Cold War. From "Invasion of the Body Snatchers" to "The Manchurian Candidate," the duo shared information about the mood of the country and how movies reflected or fed into our nation's fears.



MSURA members enjoyed a visit to WKAR in February. WKAR is part of the College of Communication Arts & Sciences.

Annual Meeting always a grand time



TOP 3

REASONS TO ATTEND AN MSURA MONTHLY MEETING

1. It's a great way to spend an hour or two on—what might otherwise be—a boring Monday.
2. You'll laugh a bit, learn something and enjoy a cup of coffee.
3. We've saved you a chair!

**MSU Retirees Association
Suite 22 Nisbet Bldg. MSU
1407 S. Harrison Road
East Lansing, MI 48823-5239**



Lessons on Investing – Did you know?

Stock markets are showing signs of consistent modest growth and any future decline from the continuing BREXIT saga should be minimal. The expectation for a Fed increase in rates was denounced following the vote, but, as with all knee jerk reactions, we believe that sentiment was excessive and interest rates may indeed be pushed up by the end of the year. Even with the turmoil it is imperative to have an allocation dedicated towards international equities. Now more than ever an appropriate asset allocation that matches your risk level is important.

StraightLine/MSURA Pre and Post Retirement Planning Seminars – November 1st 2016

As we enter in to a later cycle in the bull market we feel it is crucial to make financial education available for both pre and post retirement planning. The basics of diversification and safety have been drummed into our clients and into every seminar we deliver, but there is much more detail to these elements and more in general that needs to be considered.

Pre-retirement planning needs patience, constant attention, and nerves of steel, while post-retirement planning needs a high degree of safety, constant attention, and tax mitigation. The MSURA is partnering with StraightLine to provide such information, delivered by the fiduciary educators and advisors from StraightLine. You'll be able to choose from sessions that will include vital information such as investment selection within and outside the MSU plans, current market overviews, appropriate diversification based on risk tolerance, income producing securities, setting reasonable goals including those for cash flow and expenses, tax mitigation and estate planning, and much more.

We will send out agendas in the next newsletter with a more specific list of discussion topics and time of day.

Please contact us if you have any questions or concerns about your investments.

StraightLine
Personal. Unbiased. Proactive.

Headquarters
165 Kirts Blvd, Suite 100
Troy, MI 48084

East Lansing Office
2911 Eyde Pkwy, Suite 100
East Lansing, MI 48823

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www.straightline.com



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