

## ***LAPP - The Basics***

*Everything you want to know about your Local Authorities Pension Plan but were afraid to ask.*

Twice a year Local Authorities Pension Plan is sends one of their Client Education Specialists to answer all your questions about LAPP.

What is Defined Benefit Pension Plan?

What is Optional Service? Should I buy back prior service or not (pros and cons)?

What does it mean to be vested?

What is an 85 factor?

Can I transfer pension money from a previous employer?

What is the difference between a beneficiary and a pension partner?

How do I register online and run calculations to plan for my retirement?

For more information and to register click on the Workshops & Courses calendar located on the Learning and Development website