



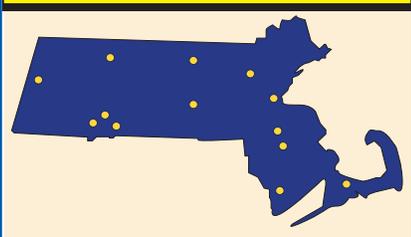
THE COMMONWEALTH OF MASSACHUSETTS
State Board of Retirement

ONE WINTER STREET, BOSTON, MA 02108

N E W S L E T T E R

TREASURER'S MESSAGE

SMART Retirement & Beyond Seminars happening across MA



Taking the time to understand your retirement benefits can make a significant difference in your future financial security. The Massachusetts State Board of Retirement (MSRB) wants to give you the resources to plan that future as effectively as possible.

To assist you on your path to retirement, the MSRB has scheduled a number of retirement

seminars all across the Commonwealth. Now in its eighth year, this seminar series is an informative and convenient way to learn about the variety of benefits available to you as a state employee. Please consider attending one of these sessions as you develop your plans for a secure retirement.

Also in this issue, we feature an update on the upcoming 2013 Retirement Board election and a friendly reminder to take the Member's Self-Service Survey. In both these cases, we urge you to make your voice heard.

As always, if you have any comments, questions, or concerns, please contact our office.

Sincerely,

Steven Grossman
 Treasurer and Receiver General

STATE BOARD OF RETIREMENT

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Treasurer Steven Grossman

Elected Members

Ralph White
 Theresa McGoldrick, Esq.

Appointed Member

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MAIN OFFICE

Address:

One Winter Street, 8th Floor
 Boston, MA 02108

Office Hours:

8:00 a.m. – 5:00 p.m. M–F

Phone: (617) 367-7770

Fax: (617) 723-1438

REGIONAL OFFICE

Address:

436 Dwight Street, Room 109A
 Springfield, MA 01103

Office Hours:

8:00 a.m. – 5:00 p.m. M–F

Phone: (413) 730-6135

Fax: (413) 730-6139

PHONE TOLL-FREE

1-800-392-6014 (Mass. only)

DIRECT DIALING / BYPASS CALL CENTER

If you know your party's three-digit extension:

617-367-9333 Plus extension

EMAIL

SRB@tre.state.ma.us

WEBSITE

mass.gov/retirement

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SMART Retirement & Beyond Seminar Series

Registration Is Now Open!



A representative from the Group Insurance Commission will join the formal presentations on most dates and will be available to answer questions.

Space is limited so please register today on the State Retirement Board website, mass.gov/retirement for the location nearest you. If you have any questions or would like to schedule a seminar please email us at MSRBCommunications@tre.state.ma.us.

The Fall season marks the beginning of our annual SMART Retirement & Beyond seminar series. The leaves are changing, is your personal situation also changing? Are you thinking about retiring or do you just want to know what your options are? If you answered yes to any of these questions, you would benefit from attending a seminar. These retirement planning seminars are held exclusively for Massachusetts State Employees and are sponsored by the Massachusetts State Retirement Board and the Deferred Compensation SMART Plan. This is our eighth year holding the popular series.

The seminar is designed to provide you with the information and tools you need to help you make important financial decisions regarding your retirement. All seminars are held in the evening from 6:00 to 8:00 p.m., except for the State House on December 4, which is from noon-2:00 p.m.

In this seminar you will learn important facts and details about your available benefits through the Massachusetts State Employees' Retirement System including:

- Membership & Creditable Service
- Retirement Options
- Survivor Benefits
- Do's and Don'ts when planning for your retirement
- Features and benefits of the Massachusetts Deferred Compensation SMART Plan.

2013-2014 Schedule:

1. 11 - 07 - 2013 **ROXBURY**
Roxbury Community College
2. 11 - 14 - 2013 **PITTSFIELD**
Berkshire Community College
3. 11 - 21 - 2013 **DANVERS**
North Shore Community College
4. 12 - 04 - 2013 **BOSTON**
Massachusetts State House
5. 12 - 12 - 2013 **UMASS LOWELL**
6. 02 - 13 - 2014 **WEST BARNSTABLE**
Cape Cod Community College
7. 02 - 27 - 2014 **ROXBURY**
Roxbury Community College
8. 03 - 06 - 2014 **UMASS LOWELL**
9. 03 - 13 - 2014 **HOLYOKE**
Holyoke Community College
10. 03 - 20 - 2014 **BROCKTON**
Massasoit Community College
11. 03 - 27 - 2014 **BRIDGEWATER**
Bridgewater State University

2013 RETIREMENT BOARD ELECTION UPDATE



Pursuant to Massachusetts General Laws c.10, §18 and c.32, the Massachusetts State Board of Retirement (“Board”) is conducting a regularly scheduled election for one of the two elected positions to its five-member Board. The elected member will serve for a three-year term without compensation beginning January 2014.

The State Retirement Board oversees the administration of benefits for members of the Massachusetts State Employees’

Retirement System.

All qualified members of the Massachusetts State Employees’ Retirement System, are entitled to vote **either** online or by mail. The nominees below qualified as candidates for election.

1. **Ralph White (Incumbent)**
2. **Thomas C. Mullane**
3. **Christine Turner**
4. **Randy P. Azzato**

Official ballots were mailed on October 11, 2013 and must be returned by Friday, November 22, 2013 to the Board’s designated agent. Look for your ballot in the mail. Review the candidate information on the back of the ballot before you make your selection. You may only vote for ONE candidate.

VOTE ONLINE AT:

<https://vote.election-america.com/MSRB>

(NOTE: Do not insert “www” or you will get an error.)

1. Enter your unique Election Code.
(Located on your paper ballot)
2. Enter your unique Voting PIN.
(Located on your paper ballot)
3. Follow the on-screen instructions.
Online voting ends at 11:59 p.m. EST on November 22, 2013.

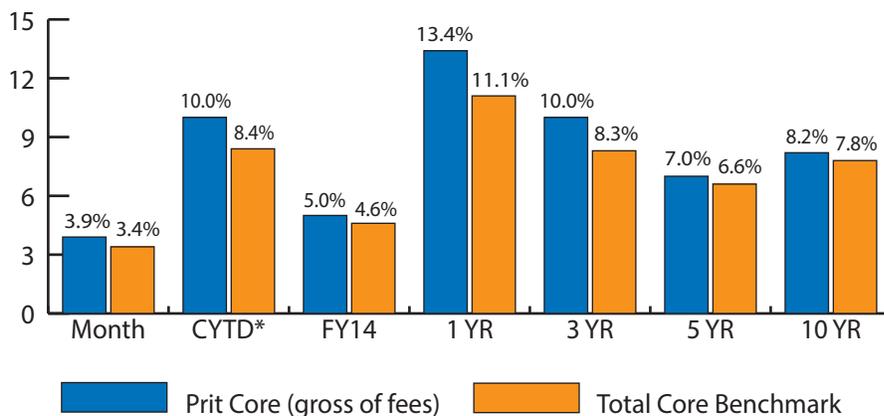
TO VOTE BY MAIL:

1. Fill out your paper ballot.
2. Affix postage and place the ballot in the mail. No envelope is required.
3. Your paper ballot must be received by November 22, 2013 so please allow for ample mailing days. If you need a replacement ballot or have an election question, please email customer service at MSRB+help@election-america.com or call (866) 384-9978.

PRIM Board Update:

The Pension Reserves Investment Trust (PRIT) Fund is a pooled investment fund established to invest the assets of the Massachusetts State Teachers’ and Employees’ Retirement Systems, as well as the assets of county, authority, district, and municipal retirement systems that choose to participate. The PRIT Fund was created by the Legislature in December 1983. The Treasurer and Receiver General of the Commonwealth is a member ex officio and serves as the chair of the nine-member Pension Reserves Investment Management (PRIM) Board, which is responsible for overseeing the Fund. The State Employees’ Retirement System has two representatives on the Board: one is elected by the members of the Retirement System and one is an elected member of the State Retirement Board.

Market Recap – as of September 30, 2013



Domestic Equity Markets:

Index	Month	CYTD*	1-Year
S&P 500	3.14%	19.79%	19.34%
DOW Jones Ind.	2.27%	17.64%	15.59%
NASDAQ (Price Chg)	5.06%	24.90%	21.03%
Russell 2500	5.73%	25.89%	29.79%

*Cost Year To Date

Pension Reserves Investment Trust (PRIT) FUND ASSETS:
\$55,767,448,000

State Employees’ Retirement System (SERS) ASSETS:
\$21,716,679,656.75

Full quarterly updates are available on the PRIM Board website at www.mapension.com.

Member's Self-Service Survey

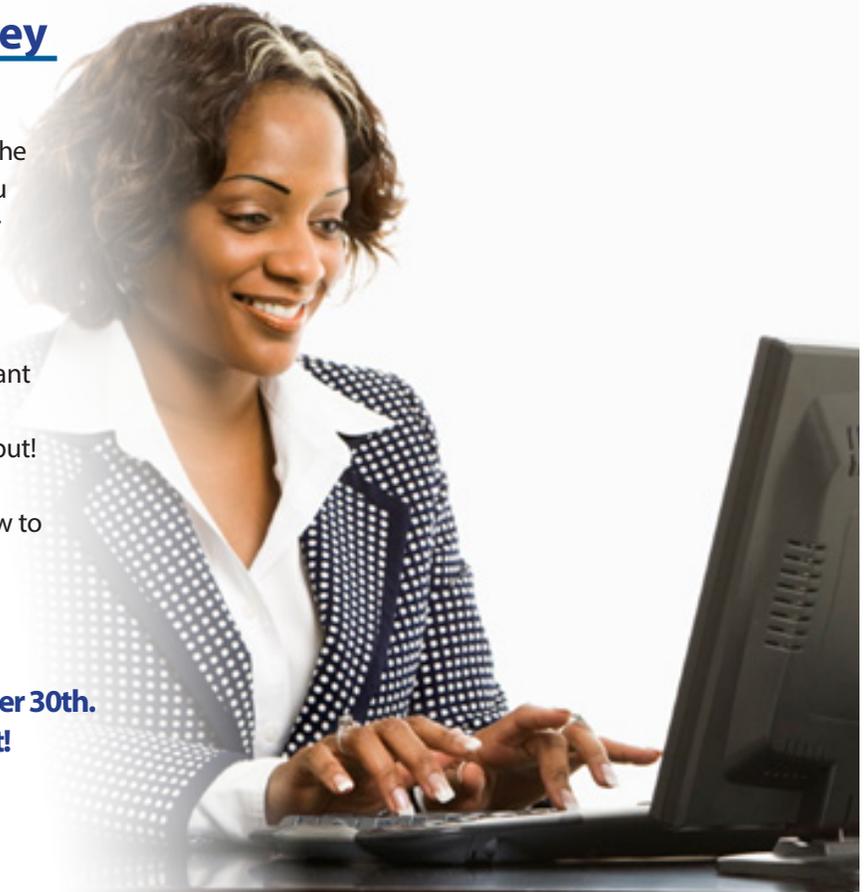
You may recall that the Board is now conducting a **Member's Self-Service Survey**. We strive to offer the best services to you and would like to hear what you think about members having the ability to view their retirement accounts online.

Would you like to be able to view your retirement account online? If yes, what features would you want available to you? Please take a few minutes to go online and complete the survey. We want your input!

Click on the Member Self-Service Survey link below to complete the survey online.

[Member Self-Service Survey](#)

**The deadline to take the survey is November 30th.
Thank you in advance for your input!**



Reminders

Please notify your Human Resources coordinator of any change of address.

IMPORTANT DATES TO REMEMBER:

November

Monday, November 11 | Veterans' Day, Offices Closed
Friday, November 22 | Close of voting
Tuesday, November 26 | Retirement Board Meeting*
Thursday, November 28 | Thanksgiving, Offices Closed
Saturday, November 30 | Last day to take the Member's Self-Service Survey

December

Thursday, December 19 | Retirement Board Meeting*
Wednesday, December 25 | Christmas, Offices Closed



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Follow us on Twitter @massstateret

If you have any questions or comments, please email us at MSRBCommunications@tre.state.ma.us

*Board meetings are held at our Boston office, One Winter Street, 8th Floor, Boston, MA.