

# Your road to retirement

## 15-20 years before you retire

Connect with us online—[rtoero.ca](http://rtoero.ca). It's never too early to start planning.

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## 1-5 years before you retire

Join RTOERO to make friends and enjoy discounts and services to help you transition into retirement. Membership is free until you retire. [rtoero.ca/free-membership](http://rtoero.ca/free-membership)

## 5-10 years before you retire

Make sure you're retirement ready. Attend one of our Retirement Planning Workshops [rtoero.ca/rpw](http://rtoero.ca/rpw)

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## 6 months before you retire

Set up an appointment with your financial planner and look into your pension, if you have one. Consider your insurance needs: [rtoero.ca/insurance](http://rtoero.ca/insurance)

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## Up to 2 months before you retire

Send in your RTOERO membership and group insurance applications before your current benefit plans end. Notify your employer that you intend to retire.

## Retirement

RTOERO is here for you now, and here for your future.

- Attend RTOERO events
- Travel
- Volunteer
- Enjoy your retirement

