

## Early retirement 101: the 85 / 90 factor – can you retire before reaching it?



Early retirement. It's something we all think about—especially with the last few years in the rear-view mirror. However, when you're an education member who is working towards their 85 or 90 factor, there are financial implications to retiring ahead of that magic number.

Before you hand in your notice, learn how much it'll potentially cost you to retire early: <http://bit.ly/3LQ0uar>. Brought to you by Educators Financial Group.