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:** [**https://bit.ly/3QvbQ53**](https://bit.ly/3QvbQ53)**.**

Plus, be sure to check out this educator-specific [**Pension Income Gap Calculator**](https://bit.ly/4h0ssw6)to see if you are on track, or [**speak with an Educators advisor**](https://bit.ly/3QwChHg) for advice tailored to your unique needs.

*Educators Financial Group has been offering financial planning and a wide selection of investing and lending products and services exclusively to education members and their families since 1975. It is this strong history that has enabled them to become the education community’s financial specialist — empowering educators to achieve their financial goals. Book your complimentary consultation today:* [*https://bit.ly/3QwChHg*](https://bit.ly/3QwChHg)*.*