

Pension & Retirement Education Program (PREP)

(Brought to you by **NYSTRS**)

So that we may help you "PREP" for retirement, please be sure to bring a copy of your most recent annual ***Benefit Profile*** statement to the seminar.

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| 8:00 a.m.-8:30 a.m. | <u>REGISTRATION</u> —Check in, get your materials, have some complimentary refreshments. |
| 8:30 a.m.-8:45 a.m. | <u>INTRODUCTION</u> —"PREPPING" at any stage of your career. |
| 8:45 a.m.-9:45 a.m. | <u>NYSTRS BENEFITS</u> — Your pension, disability coverage, loans, vesting, death benefits. |
| 9:45 a.m.-10:00 a.m. | <u>BREAK</u> |
| 10:00 a.m.-10:30 a.m. | <u>FINANCIAL PLANNING</u> —Tax-deferred savings, starting early, catching up later, financial advisors. |
| 10:30 a.m.-11:00 a.m. | <u>SOCIAL SECURITY</u> —Benefits, eligibility rules, collecting ASAP or at "normal" age, earning limits. |
| 11:15 a.m.-12:15 p.m. | <u>ESTATE PLANNING</u> —Wills, trusts, powers of attorney, health care proxies, living wills, long-term care. |
| 12:15 p.m.-1:15 p.m. | <u>LUNCH</u> —Time to relax, recharge. |
| 1:15 p.m.-2:15 p.m. | <u>RETIREMENT-A NEW BEGINNING</u> —Planning ahead, staying active and healthy, relationships, relocating. |
| 2:20 p.m.-3:00 p.m. | <u>FILING FOR RETIREMENT</u> —"Resigning" vs. "retiring," choosing a retirement date and payment option, retirement checklist. |
| 3:00 p.m. -3:15 p.m. | <u>RETIREMENT INCOME</u> —Monthly benefit payments, COLA, NYS public employment earning limitations. |
| 3:15 p.m. | <u>Q&A</u> |