



**Because you're a Valued Participant, Deferred Compensation would like to invite you to attend a free Financial Planning Seminar!**



MAY 2016

MONDAY	TUESDAY	WEDNESDAY	THURSDAY	FRIDAY
2 <b>I Recently Retired 12:30 PM</b>	3 <b>Retirement Planning 12:30 PM</b>	4 <b>Estate Planning 12:30 PM</b>	5 <b>Distribution Planning 5:15 PM</b>	6 <b>Diversified Investing 12:30 PM</b>
9 <b>NYCE IRA 5:15 PM</b>	10 <b>Tax Planning 12:30 PM</b>	11 <b>Deferred Comp Plan Basics 12:30 PM</b>	12 <b>Retirement Planning 5:15 PM</b>	13 <b>Eldercare Planning 12:30 PM</b>
16 <b>Money and Credit 5:15 PM</b>	17 <b>Retirement Planning 12:30 PM</b>	18 <b>Distribution Planning 12:30 PM</b>	19 <b>Health Benefits Program 12:30 PM</b>	20 <b>Deferred Comp Plan Basics 12:30 PM</b>
23 <b>Social Security &amp; Medicare 5:15 PM</b>	24 <b>Insurance Planning 12:30 PM</b>	25 <b>Deferred Comp Plan Basics 5:15 PM</b>	26 <b>Retirement Planning 5:15 PM</b>	27 <b>College Planning 12:30 PM</b>
30 <b>HOLIDAY</b>	31 <b>Social Security &amp; Medicare 12:30 PM</b>			

View additional calendars and register to attend any of our financial planning seminars by visiting us online at: [nyc.gov/deferredcomp](http://nyc.gov/deferredcomp), then select the "Financial Planning" tab.

**Each of the topics below is discussed in relation to the Deferred Compensation Plan (DCP):**

**NYC Health Benefits Program for Active Employees** – Understand the current health plan choices offered for active NYC employees as well as other tax favored benefits.

**I Recently Retired, What do I do now?** – Learn how to identify and manage the various financial and personal issues retirees face.

**Deferred Compensation Plan Basics** - Learn the benefits of participating in the Deferred Compensation Plan. This seminar will go into detail about the differences between the 457 and the 401(k) plans and pre-tax and Roth (after-tax) contributions. An overview of the Plan's investment options and distribution options will be covered as well.

**Basics of Diversified Investing** - Learn about types of investments, the benefits of diversification and how to avoid common investing traps.

**Distribution Planning** - Learn how to manage the risks retirees face and how to develop an action plan. The Plan's distribution options will be highlighted.

**Eldercare** - Learn about the emotional and practical considerations essential for developing a care plan for you or an elderly relative.

**Estate Planning** - Learn about the different forms of property ownership, and how assets are transferred to ensure that they reach your intended beneficiaries.

**College Planning** - Learn about the various college savings vehicles: grants, scholarships, loans and the financial aid process.

**Insurance Planning** - Learn how insurance can protect or reduce your exposure to the various risks we face.

**Money & Credit** - Learn how to make a budget and manage your debt; understand your credit report and credit score.

**Retirement Planning** - Understand the importance of planning for a successful retirement. Learn how DCP can supplement other sources of retirement income.

**Social Security and Medicare** - Learn about the various Social Security programs, and the hierarchy of health insurance benefits for City employees.

**NYCE IRA** - Learn about the New York City Employee (NYCE) Individual Retirement Account. The NYCE IRA includes both a Traditional IRA and a Roth IRA for the exclusive benefit of current and former NYC employees and their spouses. Understand how the NYCE IRA can be used for consolidation, estate planning, rollovers, and conversions.

**Tax Planning** - Understand the tax benefits of DCP/NYCE IRA, Flexible Spending Programs which can reduce your current and future income taxes; Tax planning and life events will be highlighted.

**Location:** 22 Cortlandt Street, **12th Floor**, New York, NY 10007 (between Broadway and Church St.; next to Century 21)

**Contact:** Online: [nyc.gov/deferredcomp](http://nyc.gov/deferredcomp) E-mail: [dcpfinancialplanning@nyceplans.org](mailto:dcpfinancialplanning@nyceplans.org) Call: 212-306-5050

**Important:** Seminar duration is approximately 1 hour. Seats are limited.

**Directions by subway:** Take the A, C, J, Z, #2, #3, #4 or #5 to Fulton Street; E to World Trade Center/Church Street; or R to Cortlandt Street.