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

***SEPTEMBER 2015***

| *MONDAY* | *TUESDAY* | *WEDNESDAY* | *THURSDAY* | *FRIDAY* |
|---|---|---|---|---|
| | 1<br>**Retirement Planning 12:30 PM** | 2<br>**I Recently Retired 12:30 PM** | 3<br>**Distribution Planning 5:15 PM** | 4<br>**Social Security & Medicare 12:30 PM** |
| 7<br>**HOLIDAY** | 8<br>**Money and Credit 5:15 PM** | 9<br>**Deferred Comp Plan Basics 12:30 PM** | 10<br>**Retirement Planning 5:15 PM** | 11<br>**College Planning 12:30 PM** |
| 14<br>**Distribution Planning 12:30 PM** | 15<br>**Retirement Planning 12:30 PM** | 16<br>**NYCE IRA 5:15 PM** | 17<br>**Eldercare Planning 12:30 PM** | 18<br>**Deferred Comp Plan Basics 12:30 PM** |
| 21<br>**Health Benefits Program 12:30 PM** | 22<br>**Distribution Planning 12:30 PM** | 23<br>**Deferred Comp Plan Basics 12:30 PM** | 24<br>**Retirement Planning 5:15 PM** | 25<br>**Diversified Investing 12:30 PM** |
| 28<br>**Social Security & Medicare 5:15 PM** | 29<br>**Estate Planning 12:30 PM** | 30<br>**Tax Planning 5:15 PM** | | |

**View additional calendars and register to attend any of our financial planning seminars by visiting us online at: nyc.gov/deferredcomp, then click "Financial Planning Seminars."**

***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.

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***NEW*** **Location:** 22 Cortlandt Street, **12th Floor**, New York, NY 10007 (between Broadway and Church St.; next to Century 21)
**Contact:** Online: nyc.gov/deferredcomp E-mail: 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.