



Because you are a Valued Plan Participant,  
Deferred Compensation would like to invite you to attend a free Financial Planning Seminar!



## JUNE 2019

MON	TUE	WED	THU	FRI
3 <b>I Recently Retired</b> 12:30pm	4 <b>Women's Roundtable</b> 5:30pm	5 <b>NYCE IRA</b> 12:30pm	6 <b>Retirement Planning</b> 5:15pm	7 <b>Tax Planning</b> 12:30pm
10 <b>Social Security &amp; Medicare</b> 5:15pm	11 <b>Retirement Planning</b> 12:30pm	12 <b>Deferred Comp Plan Basics</b> 12:30pm	13 <b>Distribution Planning</b> 5:15pm	14 <b>Insurance Planning</b> 12:30pm
17 <b>College Planning</b> 12:30pm	18 <b>Estate Planning</b> 12:30pm	19 <b>Diversified Investing</b> 12:30pm	20 <b>Retirement Planning</b> 5:15pm	21 <b>Deferred Comp Plan Basics</b> 12:30pm
24 <b>Distribution Planning</b> 12:30pm	25 <b>Money and Credit</b> 5:15pm	26 <b>Deferred Comp Plan Basics</b> 5:15pm	27 <b>Health Benefits Program</b> 12:30pm	28 <b>Social Security &amp; Medicare</b> 12:30pm

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

**Important:** Seminar duration is approximately 1 hour.

**Seminar location:** 22 Cortlandt Street, 17th Floor, New York, NY 10007  
(between Broadway and Church Street.; next to Century 21)

Fulton Street 2 3 4 5 A C J Z  
Cortlandt Street R W

WTC Cortlandt 1  
World Trade Center E

**NYC Health Benefits Program seminar location:** 40 Rector Street, 3rd Floor, New York, NY 10006  
(between Washington and West Street)

Rector Street R W  
Rector Street 1

Wall Street 4 5

See next page for a description of our seminars.

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

<b>Basics of Diversified Investing</b>	Learn about types of investments, the benefits of diversification and how to avoid common investing traps.
<b>College Planning</b>	Learn about the various college savings vehicles: grants, scholarships, loans and the financial aid process.
<b>Distribution Planning</b>	Learn how to manage the risks retirees face and how to develop an action plan. The Plan's distribution options will be highlighted.
<b>Deferred Compensation Plan Basics</b>	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.
<b>Eldercare</b>	Learn about the emotional and practical considerations essential for developing a care plan for you or an elderly relative.
<b>Estate Planning</b>	Learn about the different forms of property ownership, and how assets are transferred to ensure that they reach your intended beneficiaries.
<b>I Recently Retired, What do I do now?</b>	Learn how to identify and manage the various financial and personal issues retirees face.
<b>Insurance Planning</b>	Learn how insurance can protect or reduce your exposure to the various risks we face.
<b>Money &amp; Credit</b>	Learn how to make a budget and manage your debt; understand your credit report and credit score.
<b>NYC Health Benefits Program for Active Employees</b>	Understand the current health plan choices offered for active NYC employees as well as other tax favored benefits.
<b>NYCE IRA</b>	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.
<b>Retirement Planning</b>	Understand the importance of planning for a successful retirement. Learn how DCP can supplement other sources of retirement income.
<b>Social Security and Medicare</b>	Learn about the various Social Security programs, and the hierarchy of health insurance benefits for City employees.
<b>Tax Planning</b>	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.
<b>Women's Roundtable</b>	The Roundtable provides a forum for women to come together and learn to effectively manage their financial needs as they juggle their various roles as mother, wage earner and caregiver. Deferred Compensation Plan's CERTIFIED FINANCIAL PLANNER™ professionals will be on hand to facilitate the Roundtable conversation and answer your questions, in any area of your financial life.