

# 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.

8:00 a.m.-8:30 a.m.

**REGISTRATION**—Check in, get your materials, have some complimentary refreshments.

8:30 a.m.-8:45 a.m.

**INTRODUCTION**—"PREPPING" at any stage of your career.

8:45 a.m.-10:15 a.m.

**NYSTRS BENEFITS**—Your pension, disability coverage, loans, vesting, death benefits.

10:30 a.m.-11:00 a.m.

**FINANCIAL PLANNING**—Saving early, catching up, withdrawals, financial advisors.

11:00 a.m.-11:25 a.m.

**SOCIAL SECURITY**—Benefits, eligibility rules, when to collect, earning limits.

11:30 a.m.-12:30 p.m.

**ESTATE PLANNING**—Wills, trusts, powers of attorney, health care proxies, living wills, long-term care.

12:30 p.m.-1:30 p.m.

**BREAK**—Time to recharge.

1:30 p.m.-2:30 p.m.

**RETIREMENT-A NEW BEGINNING**—Planning ahead, staying active and healthy, relationships, relocating.

2:35 p.m.-3:15 p.m.

**FILING FOR RETIREMENT**—Retirement options, "resigning" vs. "retiring," choosing a retirement date, retirement checklist.

3:15 p.m. -3:30 p.m.

**RETIREMENT INCOME**—Monthly payments, taxes, earning limitations on NYS public employment.

3:30 p.m.

**PROGRAM CONCLUDES**