New York State Teachers' Retirement System

To have a successful retirement, you need to plan for it carefully and as far in advance as possible. We offer the PREP seminar to help you do this, so we hope you take advantage of this important program.

"Doing the best at this moment puts you in the best place for the next moment."

Oprah Winfrey
TV show host and media entrepreneur

"We always overestimate the change that will occur in the next two years, and underestimate the change that will occur in the next ten. Don't let yourself be lulled into inaction."

Bill Gates

Microsoft cofounder and chairman

"Failing to prepare is preparing to fail."

John Wooden Legendary basketball coach who won 10 NCAA championships in 12 years

It's YOUR future
we're talking about,
so start your
PREP today!

My PREP Session



Date: _____

Time: _____

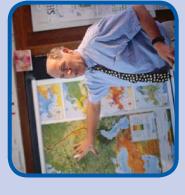
Location: _____

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New York State Teachers'
Retirement System
10 Corporate Woods Drive
Albany, NY 12211-2395
NYSTRS.org

Retirement















It's Never Too Early (Or Too Late) to PREP for Your Future!



NYSTRS members approaching retirement often tell us they wish they had begun focusing on financial and retirement planning much earlier in their lives. The truth is: No matter how far along you are in your career, careful financial and retirement planning are critical.

So, NYSTRS offers a **Pension & Retirement Education Program**(**PREP**) for members of all ages. PREP is structured to allow you to tailor the program to fit your needs. Stay for the entire session or just those modules below that help you the most – the choice is <u>yours</u>!

- **Getting Started** ("PREPPING" at any stage of your career)
- NYSTRS Benefits (your pension; disability coverage; loans; vesting; death benefits)
- **Financial Planning** (saving early; catching up; withdrawals; financial advisors)

- **Social Security** (benefits; eligibility rules; when to collect; earning limits)
- **Estate Planning** (wills; trusts; powers of attorney; health care proxies; living wills; long-term care)
- Retirement: A New Beginning (planning ahead; staying active and healthy; relationships; relocating)
- retirement process (retirement options; "resigning" vs. "retiring"; choosing a retirement date; retirement checklist; monthly payments; earning limitations on NYS public employment)

New and mid-career members can improve their financial picture, both now and in the long run, if they understand their NYSTRS benefits and begin investing for the future. So, in the morning sessions, our PREP seminar covers the financial basics and all you need to know about the guaranteed pension, death benefit, and disability coverage you become eligible for as a NYSTRS member. Modules on Social Security and estate planning are also offered.

Of course, all that information is also vital for those nearing retirement, but those members have an additional focus too. For them, it is critical to fully understand and carefully consider the important decisions they must make as their retirement date approaches. So, if you are closer to retirement, you should attend the afternoon PREP sessions as well and learn about the

challenges of adjusting to life in retirement, the retirement process, the choice of taking a benefit payment option or purchasing life insurance, and the rules for working while receiving a pension.

We all look forward to enjoying a secure future, but it takes planning. So make time for PREP! It's free, and sessions are held throughout the year and across the state. You can make a reservation either of two ways:

- You can call us at (800) 348-7298, Ext. 6180.
- If you have a MyNYSTRS account, you can make a reservation yourself online at NYSTRS.org using the "My Tools" tab.

MyNYSTRS Login €

Seminars often fill up, so book early.

PREP Season	Season Held	Schedule Posted
Fall	Oct Dec.	mid-Sept.
Winter/Spring	Jan April	mid-Dec.
Summer	July - Aug.	mid-May