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

“It’s YOUR future we’re talking about, so start your PREP today!”

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

My PREP Session

Date: ____________________________

Time: ____________________________

Location: _________________________

Notes: ____________________________

________________________________________________________________________

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

- **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)
- **The 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, 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.

Seminars often fill up, so book early.

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