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

NOVEMBER 2013

MONDAY	*TUESDAY*	*WEDNESDAY*	*THURSDAY*	*FRIDAY*
				1 **Distribution Planning 12:30 PM**
4 **Social Security & Medicare 5:15 PM**	**5** **HOLIDAY**	**6** **College Planning 12:30 PM**	**7** **Retirement Planning 5:15 PM**	**8** **Tax Planning 12:30 PM**
11 **HOLIDAY**	**12** **Retirement Planning 12:30 PM**	**13** **Deferred Comp Plan Basics 12:30 PM**	**14** **Estate Planning 5:15 PM**	**15** **Diversified Investing 12:30 PM**
18 **Insurance Planning 12:30 PM**	**19** **NYCE IRA 12:30 PM**	**20** **Distribution Planning 5:15 PM**	**21** **Retirement Planning 5:15 PM**	**22** **Deferred Comp Plan Basics 12:30 PM**
25 **Money and Credit 5:15 PM**	**26** **Retirement Planning 12:30 PM**	**27** **Deferred Comp Plan Basics 12:30 PM**	**28** **HOLIDAY**	**29**

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

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 (Sept.-Nov. enrollment) which can reduce your current and future income taxes; Tax planning and life events will be highlighted.

You can also find our calendars online: www.nyc.gov/deferredcomp, then click "Retirement Seminar Calendars" from the menu

Location:	65 Broadway, 21st Floor, New York, NY 10006 (near the corner of Broadway and Rector Street)
IMPORTANT!	Seats are limited, please contact us to register. Seminar duration is approximately 1 hour.
R.S.V.P	**E-mail:** dcpfinancialplanning@nyceplans.org or **Call:** 212-306-5050 We will confirm your attendance by e-mail or phone. If you cannot attend a seminar this month, you can contact us to receive a future month's calendar.
Directions by subway	**#4** or **#5** to Wall Street - **#1** to Rector Street - **R** to Rector Street