



RETIREMENT PLANNING SEMINAR

6:30 PM – 8:30 PM (SEE SCHEDULE FOR DATES)

REGION 10 ESC – SPRING VALLEY SITE

DALLAS/ELLIS ROOMS

400 E. SPRING VALLEY ROAD RICHARDSON, TX 75081

Region 10 Education Service Center is hosting a FREE Retirement Planning Seminar to any employee of a Region 10 District. We are pleased to have highly respected TCG Advisors leading the seminar. TCG has specialized in advising education professionals and is the Investment Advisor to Region 10 ESC's Retirement Asset Management Services (RAMS). Response to the last year's seminar was extremely positive including the following comments from previous participants:

"Best explanation of retirement options and SS info I have ever heard. Wish I had this when I first started out."

"I feel a great sense of relief that I now can make more educated decisions regarding the investment choices that need to be made from this point on."

"The fact that the training was not only unbiased, but it was presented by people who are knowledgeable about the way teacher retirement in Texas works and exceptionally knowledgeable about personal finance..."

"... it became clear to me as I listened to the Region X presentation that the advice I had received previously was inappropriate because of the type retirement we have through TRS. I cringe to think of the monumental mistakes I was headed for as a result of meeting several previous financial advisors who did not have expertise with TRS."

"I will definitely be recommending this presentation to my colleagues."

General Session Topics

- Assessing your TRS annuity and the Income Gap
- Investing in 457 and/or 403(b)
- How do the new rules for 403(b) effect you
- Understanding how Social Security and TRS Retirement impact each other
- Do you need Long Term Care Insurance

Breakout Sessions

Near Retirement

- TRS Annuity Options
- Partial Lump Sum?
- Investing during Retirement
- What to do with your 457/403(b) money at retirement
- More on Social Security

5 to 35 Years until Retirement

- Investing for Retirement
 - Growth
 - Safety
- What to do with your 457/403(b) money if you change jobs
- Maximize TRS

Register at:

<http://events.ednet10.net/fe2production.nsf/eventdetails?readform&eventid=EVT-EVES-7UZNSG>



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