

Are you prepared?

This **free** CalPERS educational class helps you plan and prepare for retirement. If you have a short time horizon on retirement but with no firm date, this class is geared for you.

Regardless of where you are in your career, begin now to secure your future!

PLANNING YOUR RETIREMENT

| LOCATION | DATE | TIME IMPORTANT – <i>choose a time!</i> |
|-------------------------------------------------------------------------|------------------------------|--------------------------------------------------------------------|
| Palmdale Council Chambers 38300 Sierra Highway Palmdale, CA 93550 | Thursday January 31, 2013 | 9:00 a.m. – 11:30 a.m. <mark>or</mark> 1:00 p.m. – 3:30 p.m. |

Attend this class to learn more about:

| Service credit | Taxes and your retirement | Working after retirement |
|-------------------------------------------------------------|----------------------------------------------------|----------------------------------------------|
| Retirement formulas and benefit factors | Cost-of-Living Adjustment (COLA) | CalPERS health benefits |
| Retirement payment options | Retirement application process | Online resources |

Registration is required! Enroll online or via FAX

| an online service that allows yo | gov , using the CalPERS Education Center , ou to enroll in Member Education classes. I CalPERS On-Line User ID and Password. |
|----------------------------------------------|--------------------------------------------------------------------------------------------------------------------------------------------------|
| Or complete the form below | and enroll via FAX at (818) 662-4304 ire reasonable accommodation, please check here: |
| | |
| Member's name | Date of Birth: // |
| E-mail address | Work phone () |
| Will your spouse/guest attend? Yes | No |
| IF YES, AND your spouse/guest is a CalPERS r | member, please complete the following: |
| Spouse/guest name | Date of Birth:// |
| 888 CalP | ERS (or 888 -225-7377) |

TTY for Speech & Hearing Impaired: (916) 795-3240

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