



*Because you are a Valued Plan Participant,
Deferred Compensation would like to invite you to attend a
Free Financial Wellness Webinar or Seminar
January 2025*



| Monday | Tuesday | Wednesday | Thursday | Friday |
|---|---|---|--|--|
| | | 1 HOLIDAY – New Year’s Day | 2 Retirement Planning 10:00am Tax Planning 2:00pm | 3 Insurance Planning 11:00am NYCE IRA 3:00pm |
| 6 Financial Planning & Family 10:00am College Planning 2:00pm | 7 NYCE IRA 11:00am Social Security & Medicare 3:00pm | 8 | 9 Eldercare 10:00am Women & Financial Security 5:15pm | 10 Money and Credit 11:00am Distribution Planning 3:00pm |
| 13 Diversified Investing 10:00am Retirement Planning 2:00pm | 14 Health Benefits Program 11:00am Distribution Planning 5:15pm | 15 NYCE IRA 12:30pm SEMINAR* | 16 Social Security & Medicare 10:00am Estate Planning 2:00pm | 17 Tax Planning 11:00am Women & Financial Security 3:00pm |
| 20 HOLIDAY- Martin Luther King Jr. Day | 21 Eldercare 11:00am Estate Planning 3:00pm | 22 Diversified Investing 12:30pm SEMINAR* | 23 Insurance Planning 10:00am Financial Planning & Family 2:00pm | 24 Retirement Planning 11:00am Social Security & Medicare 3:00pm |
| 27 Tax Planning 10:00am NYCE IRA 5:15pm | 28 College Planning 11:00am Insurance Planning 3:00pm | 29 Money and Credit 12:30pm SEMINAR* | 30 Distribution Planning 10:00am Diversified Investing 2:00pm | 31 Estate Planning 11:00am Health Benefits Program 3:00pm |

Webinars: The New York City Deferred Compensation Plan is pleased to offer webinars to Plan participants and employees. Register online at nyc.gov/deferredcomp. You will receive a reminder email when the event date gets closer. Attend the webinar using your computer or any mobile device.

***Seminars:** To attend an onsite in-person seminar at 22 Cortlandt Street, 17th floor, you must register online. You will be required to provide ID when checking in at the lobby security desk.

All events are one-hour in length and FREE to attend. Register online at nyc.gov/deferredcomp, then select the "Financial Wellness" tab.

Please see the next page for event descriptions.

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

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| Basics of Diversified Investing | Learn about types of investments, the benefits of diversification and how to avoid common investing traps. |
| College Planning | Learn about the various college savings vehicles: grants, scholarships, loans and the financial aid process. |
| 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. |
| Money & Credit | Learn how to make a budget and manage your debt; understand your credit report and credit score. |
| NYC Health Benefits Program for Active Employees | Understand the current health plan choices offered for active NYC employees as well as other tax favored benefits. |
| 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. |
| 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. |
| Tax Planning | Understand the tax benefits of DCP/NYCE IRA, Flexible Spending Programs which can reduce your current and future income taxes; Tax planning and life events will be highlighted. |
| Women & Financial Security | The Women and Financial Security webinar provides a place where women can come together and learn to effectively manage their financial needs as they juggle their various roles as mother, wage earner and caregiver. |
| I Recently Retired, what do I do now? | Learn how to identify and manage the various financial and personal issues retirees face. |
| Insurance Planning | Learn how insurance can protect or reduce your exposure to the various risks we face. |
| Financial Planning for You & Your Family | Learn different financial planning concepts and provide a brief discussion of the financial planning process. Understand budgeting techniques, your credit rating and the importance of contributing to the Deferred Compensation Plan. |

Seminar location: 22 Cortlandt Street 17th Floor, New York, NY 10007
(Between Broadway and Church Street)

Fulton Street



Cortlandt Street



WTC Cortlandt



World Trade Center

