

# PERS/PEPRA-So you have a "gap"?

## Understanding Social Security and its Benefits

Will your PERS  
retirement be enough?

Saturday, December 10th, 2016  
9:00am - 12:00pm

San Diego County Office of Education (SDCOE)  
Com Lab 202  
6401 Linda Vista Rd.  
San Diego, CA 92111



### **Presenter:** Dan J. Puplava, CLU®

Program Manager, Fringe Benefit Consortium, San Diego County Office of Education (SDCOE )

Dan's credentials extend well beyond his current role as the Manager of the FBC Program, with experience as a STRS Counselor and Certified Life Underwriter (CLU®). He will not only explain how the PERS pension system provides a lifetime income, he will give attendees the tools to compute the "Gap" and how to bridge the gap in order to live a financially secure retirement. He will discuss how your 403(b)/457(b) Deferred Compensation benefit can help supplement your pension. In addition, Dan will discuss the recent changes to the California retirement systems. How does the changes affect your pension plan? Lastly, he will present on understanding Social Security and the benefits it provides for you as a Classified employee.

This Presentation is complimentary, and we encourage you to bring a guest.

However, space is limited so please reserve your spot today!

Please RSVP by December 7, 2016: [lauren.nickerson@empower-retirement.com](mailto:lauren.nickerson@empower-retirement.com)

619-501-5561

# RSVP

Educational Workshop sponsored by :



**SAN DIEGO COUNTY  
OFFICE OF EDUCATION**

# MID-CAREER RETIREMENT PLANNING

Saturday, December 10th, 2016

9:00am - 12:00pm

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Com Lab 202

6401 Linda Vista Rd.

San Diego, CA 92111

If you are looking forward to a time when you can enjoy the fruit of your labor, enjoy the freedom to live, travel and play on your own terms then now is the time to take action.

The workshop will empower employees with the knowledge and tools to get the most from PERS. Special attention will be placed on informing employees how to avoid making unnecessary mistakes that can negatively affect retirement plans.

## Learn & Understand Your Retirement System:

- ◆ Make your cash work harder
- ◆ How to buy back Service Credit
- ◆ How to design your personal retirement strategy
- ◆ Free up extra money for investing
- ◆ How does my Social Security work with my pension plan

*The Presentation is complimentary, spouses & guest are welcome!*

**RSVP TODAY** [lauren.nickerson@empower-retirement.com](mailto:lauren.nickerson@empower-retirement.com) or 619-501-5561

Recommended to bring your current pay-stub and pension information