

ALL SBCERA MID-CAREER RETIREMENT SEMINARS ARE NOW FULL. STAY TUNED FOR NEXT YEAR'S SEMINARS BEGINNING IN FEBRUARY 2012. ALSO, WATCH FOR UPCOMING PRE-RETIREMENT SEMINAR OPPORTUNITIES COMING THIS FALL.



2011 MID-CAREER RETIREMENT PLANNING SEMINARS

Start Planning Today for a Secure Tomorrow

Have You Thought About Retirement Lately?

Whether you are 10, 15 or even 20 years away from retirement, it is never too early to start planning. SBCERA encourages its members to stay informed about their retirement benefits throughout their career.

Don't wait until you are ready to retire; join SBCERA and ING at one of this year's Mid-Career Retirement Planning Seminars to learn about the retirement benefits and options available to you. Conveniently offered in the evening, each seminar features presentations by SBCERA and ING. Attend this seminar to learn to:

- Determine your eligibility for SBCERA retirement
- Calculate your SBCERA benefit amount
- Identify key factors for determining the right time to retire
- Establish your ING contribution limits
- Discover what ING distribution options are available and when

WHEN:

The Mid-Career Retirement Planning Seminars are held on the last Thursday of each month, February through September, from 5:30 p.m. to 7:15 p.m. Below is a list of all of this year's 2011 Mid-Career Seminar dates.

February 24, 2011 (FULL)	March 31, 2011 (FULL)
April 28, 2011 (FULL)	May 26, 2011 (FULL)
June 30, 2011 (FULL)	July 28, 2011 (FULL)
August 25, 2011 (FULL)	September 29, 2011 (FULL)

WHERE:

SBCERA Board Chambers
348 W. Hospitality Lane, First Floor
San Bernardino, CA 92415

WHO SHOULD ATTEND:

Active SBCERA members with 5+ years of service credit that plan to continue working at least five more years before they retire.

RSVPs are Required

Reserve your seat(s) today. **Space is limited each month to the first 50 people.** Members are welcome to bring an adult guest. To reserve a spot, please call (909) 885-7980; or send an e-mail including your name, last four digits of your Social Security number, your employer and the date you wish to reserve to communications@sbcera.org.

What others have said about SBCERA's Mid-Career Seminars

"Excellent presentation!"

"A worthwhile evening."

"Very useful in planning. I think this should be mandatory."

Now is your chance to get answers to all of your retirement questions. Don't miss SBCERA's Mid-Career Retirement Planning Seminars - a must attend event for all SBCERA members.