



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**.

GET SERIOUS ABOUT RETIREMENT. DON'T WAIT UNTIL THE END OF YOUR CAREER.

2012 Mid-Career Retirement Planning Seminars

Have You Thought About Retirement Lately? If not, now is the time.

Whether you are 10, 15 or 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 to plan 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 how to:

- Determine your eligibility for retirement
- Calculate your SBCERA benefit amount
- Choose the right time to retire
- Establish your ING contribution limits
- Pick your ING distribution timing and type

WHERE:

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

WHEN:

The Mid-Career Retirement Planning Seminars are held on the last Thursday of each month, February through June, from **5:30 p.m. to 7:15 p.m.** Below is a list of all seminar dates for 2012.

February 23 - Full March 29 - Full April 26 - Full
May 31 - Full June 28 - Full

All of the 2012 SBCERA Mid-Career Retirement Seminars are now full.
 Stay tuned for more dates! Let us know if you are interested in attending an upcoming seminar and we will be sure to notify you when details regarding these additional dates become available.

Unable to attend one of these dates? SBCERA may be able to come to you. Upon department and/or employer approval, SBCERA is available to present a Mid-Career Retirement Planning Seminar for you and your colleagues at your place of employment. Contact us to find out more.

WHO SHOULD ATTEND:

Active SBCERA members with more than five years of service credit who plan to continue working at least five more years before retirement.

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."

Don't miss your chance to get answers to your retirement questions. Attend a Mid-Career Retirement Planning Seminar - a must for all SBCERA members.

