Please join us for an educational seminar

Preparing for and **thriving** in Retirement

Today retirement is a journey – a time to explore new possibilities, and a time that could last for 30 years, or more. Most people tend to work to the very end – paying little attention to their retirement income readiness. Then, they attempt to make a host of decisions under a tight time constraint. Planning for and thriving in retirement takes time, some research and many well thought-out decisions. This seminar will help you to reach your long-term objective of a financially secure retirement.

**What We Will Cover**

- Working through your Retirement Needs Analysis.
- Understanding Income Options: understanding how cash withdrawals, annuitization, and required minimum distributions fit into your broader planning.
- New and expiring income tax provisions: Planning for changing rates, deductions and credits.
- Revisiting Roth Conversions: A smart move, unwise, or much ado about nothing.
- An Overview of Estate Planning considerations.

**Presented by:**
John O’Shea, Director, Wealth Planning Strategies, TIAA-CREF
Thursday, October 25, 2012

Baylor University
1100 S. 3rd Street
The Paul & Katy Piper Great Hall at Truett Seminary
Waco, TX 76706

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<th>Registration:</th>
<th>11:30 a.m. – 12 p.m.</th>
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<td>Time of Seminar:</td>
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Refreshments will be served

As seats are limited, please call or email Catherine Johnson at 800-842-2006 x 218058 in the Lewisville, TX TIAA-CREF office at cjohnson3@tiaa-cref.org to RSVP. Be sure to provide your name as well as the names of guests you will bring. Additionally provide an e-mail address and/or contact phone number.

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