



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



Monday	Tuesday	Wednesday	Thursday	Friday
3 Distribution Planning 10:00am NYCE IRA 2:00pm	4 Diversified Investing 11:00am Tax Planning 3:00pm	5 Insurance Planning 12:30pm SEMINAR*	6 Estate Planning 10:00am Retirement Planning 5:15pm	7 Eldercare 11:00am Financial Planning for You 3:00pm
10 Social Security & Medicare 10:00am Tax Planning 2:00pm	11 Women & Financial Security 11:00am Money and Credit 5:15pm	12 Distribution Planning 12:30pm SEMINAR*	13 Health Benefits Program 10:00am Diversified Investing 2:00pm	14 College Planning 11:00am Retirement Planning 3:00pm
17 HOLIDAY – Presidents Day	18 Financial Planning for You 11:00am Social Security & Medicare 3:00pm	19 Tax Planning 12:30pm SEMINAR*	20 NYCE IRA 10:00am Women & Financial Security 5:15pm	21 Health Benefits Program 11:00am Diversified Investing 3:00pm
24 Money and Credit 10:00am Estate Planning 5:15pm	25 Retirement Planning 11:00am NYCE IRA 3:00pm	26 Retirement Planning 12:30pm SEMINAR*	27 Financial Planning for You 10:00am College Planning 2:00pm	28 Insurance Planning 11:00am Distribution Planning 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](https://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, 17<sup>th</sup> 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](https://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)

<b>Basics of Diversified Investing</b>	Learn about types of investments, the benefits of diversification and how to avoid common investing traps.
<b>College Planning</b>	Learn about the various college savings vehicles: grants, scholarships, loans and the financial aid process.
<b>Distribution Planning</b>	Learn how to manage the risks retirees face and how to develop an action plan. The Plan's distribution options will be highlighted.
<b>Eldercare</b>	Learn about the emotional and practical considerations essential for developing a care plan for you or an elderly relative.
<b>Estate Planning</b>	Learn about the different forms of property ownership, and how assets are transferred to ensure that they reach your intended beneficiaries.
<b>Money &amp; Credit</b>	Learn how to make a budget and manage your debt; understand your credit report and credit score.
<b>NYC Health Benefits Program for Active Employees</b>	Understand the current health plan choices offered for active NYC employees as well as other tax favored benefits.
<b>NYCE IRA</b>	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.
<b>Retirement Planning</b>	Understand the importance of planning for a successful retirement. Learn how DCP can supplement other sources of retirement income.
<b>Social Security and Medicare</b>	Learn about the various Social Security programs, and the hierarchy of health insurance benefits for City employees.
<b>Tax Planning</b>	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.
<b>Women &amp; Financial Security</b>	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.
<b>I Recently Retired, what do I do now?</b>	Learn how to identify and manage the various financial and personal issues retirees face.
<b>Insurance Planning</b>	Learn how insurance can protect or reduce your exposure to the various risks we face.
<b>Financial Planning for You &amp; Your Family</b>	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 17<sup>th</sup> Floor, New York, NY 10007  
(Between Broadway and Church Street)

Fulton Street



Cortlandt Street



WTC Cortlandt



World Trade Center

