



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



January 2026

Monday	Tuesday	Wednesday	Thursday	Friday
			<sup>1</sup> Holiday – New Year's Day	<sup>2</sup> 11:00 am NYCE IRA 3:00 pm Retirement Planning
<sup>5</sup> 10:00 am Tax Planning 2:00 pm Estate Planning	<sup>6</sup> 11:00 am Countdown to Retirement 5:15 pm Retirement Planning	<sup>7</sup> 12:30 pm Financial Planning & Family*	<sup>8</sup> 10:00 am Social Security & Medicare 2:00 pm Insurance Planning	<sup>9</sup> 11:00 am Distribution Planning 3:00 pm I Recently Retired
<sup>12</sup> 10:00 am Investing in a Volatile Market 2:00 pm NYCE IRA	<sup>13</sup> 11:00 am Money and Credit 3:00 pm Tax Planning	<sup>14</sup> 12:30 pm Deferred Comp Basics*	<sup>15</sup> 10:00 am Women & Financial Security 5:15 pm Countdown to Retirement	<sup>16</sup> 11:00 am Social Security & Medicare 3:00 pm Financial Planning & Family
<sup>19</sup> Holiday – Martin Luther King Jr. Day	<sup>20</sup> 11:00 am Distribution Planning 5:15 pm Estate Planning	<sup>21</sup> 12:30 pm Retirement Planning*	<sup>22</sup> 10:00 am Financial Planning & Family 2:00 pm Investing in a Volatile Market	<sup>23</sup> 11:00 am Tax Planning 3:00 pm Insurance Planning
<sup>26</sup> 10:00 am Money and Credit 5:15 pm Social Security & Medicare	<sup>27</sup> 11:00 am Women & Financial Security 3:00 pm NYCE IRA	<sup>28</sup> 12:30 pm Investing in a Volatile Market*	<sup>29</sup> 10:00 am I Recently Retired 2:00 pm Distribution Planning	<sup>30</sup> 11:00 am Investing in a Volatile Market 3:00 pm College Planning

**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, 17th 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***

**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



***Each of the topics below is discussed in relation to the Deferred Compensation Plan (DCP)***

<b>Basics of Diversified Investing in a Volatile Market</b>	Learn about different types of investments and how diversification can help you better manage market volatility.
<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.
<b>Countdown to Retirement</b>	Understand how the New York City Deferred Compensation Plan fits into your overall financial strategy as you approach retirement. This session is designed specifically for employees who are nearing retirement.
<b>Deferred Compensation plan Basics</b>	Learn the benefits of participating in the Deferred Compensation Plan. This seminar will go into detail about the differences between the 457 and the 401(k) plans and pre-tax and Roth (after-tax) contributions. An overview of the Plan's investment options and distribution options will be covered as well.