



FOR YOUTH DEVELOPMENT®
FOR HEALTHY LIVING
FOR SOCIAL RESPONSIBILITY

TAX EFFICIENT RETIREMENT INCOME

Thursday, February 4, at 11 am – FREE and open to the public
NSYMCA Virtual Program click [here](#) to participate

Or call 1-312-626-6799 and enter Zoom meeting ID: 503 442 9794

According to a national survey, some of the top worries for retirees are maintaining a certain lifestyle, outliving income and/or health care costs in retirement. Other worries include market volatility, impact of taxes on retirement, when to take Social Security and long-term care, etc. Planning for retirement income has become more onerous for retirees because the responsibility for funding retirement has shifted to them.

Join Wei Zhang, Certified Financial Educator® with a national 501(c)(3) non-profit organization, for an in-depth discussion on the typical sequence of spending and the planning opportunities to minimize the tax impact in retirement.

Come to learn

- Major Risks that Could Impact Your Retirement Income
- Typical Sequence of Spending
- Tax-efficient Retirement Income Strategies
- Non-taxable Social Security Income
- Health Saving Account (HSA)
- Tax advantage of Life and Long-Term Care Insurance
- Roth Conversion

A part of the NSYMCA
ADULT EDUCATION SERIES

The NSYMCA is located at 2705 Techny Road, Northbrook, IL
Check out all our virtual programs at www.nsymca.org

Learn more about Heartland Institute of Financial Education
at <https://hife-usa.org/>

Register for this program to receive a reminder email
the day of the event by emailing Karen Brownlee at
the North Suburban YMCA: kbrownlee@nsymca.org

