



FOR YOUTH DEVELOPMENT®  
FOR HEALTHY LIVING  
FOR SOCIAL RESPONSIBILITY

# RETIREMENT PLANNING & ESTATE PRESERVATION

**IT'S NEVER TOO EARLY TO START PLANNING FOR RETIREMENT**  
**Wednesday, November 7, at 11:15 am\***  
**NSYMCA Conference Room – FREE and open to the public**

You are invited to attend this workshop for insight, ideas and information to help make informative decisions on your personal path to and through retirement.

## **The more you plan the better your portfolio**

What do you want to do when you retire? When do you want to retire? Financial educators, Wei Zhang and Le Anh Blanchard, of the Heartland Institute of Financial Education will help you think through the planning process.

## **Learn and understand**

- Sources of retirement income
- Traditional IRA vs. Roth IRA
- What is RMD and how it is determined?
- Tax deferred vs. tax advantaged retirement plans
- Annuities
- Long term care, Medicare & Medicaid
- Estate planning & preservation

**A part of the NSYMCA  
ADULT EDUCATION SERIES**

\*Space is limited, to reserve your seat contact:  
847-272-7250 or register on line at

[www.nsymca.org](http://www.nsymca.org)

For more information contact  
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