

THE RETIRED TEACHERS OF ONTARIO  
LES ENSEIGNANTES ET ENSEIGNANTS  
RETRAITÉS DE L'ONTARIO

PLEASE POST OR CIRCULATE  
**RETIREMENT PLANNING  
SEMINARS ~ FALL 2008**



Etobicoke/York ~ District 22  
North York ~ District 23  
Scarborough/East York ~ District 24  
Toronto ~ District 16

Presented by: I. E. S. Retirement Concepts  
and, Retired Teachers of Ontario ~ Toronto Districts

Available to: **Teachers, Principals, Support Staff**

**LOCATIONS:**

**NORTH**

**York Mills Collegiate**

490 York Mills Road

**Wednesdays:** October 8, 15, 22, 29

**Time: 5:00pm to 8:00pm**

**EAST:**

**Midland Collegiate**

720 Midland Ave (S. of Eglinton)

**Tuesdays:** October 7, 14, 21, 28

**Time: 5:00pm to 8:00pm**

**WEST:**

**Etobicoke Education Centre**

1 Civic Centre Court

**Mondays:** October 6, 20, 27, Nov. 3

**Time: 5:00pm to 8:00pm**

*Registration/Materials: \$110.00 (Income Tax Receipt provided)*

**TOPICS**

- ★ **Financial Planning:** sources of income, investment management, RRSPs, RRIFs, annuities, estate preservation, choosing a financial planner/advisor
- ★ **Retirement Lifestyles:** challenges of retirement, community and collegial organizations (e.g. RTO/ERO)
- ★ **Ontario Teachers (OTPP) and Ontario Municipal Employees (OMERS) Pension Plans:** understanding benefits, options
- ★ **Canada Pension Plan** and Government Benefits
- ★ **Board Retirement Benefits:** Health Benefits, Retirement Gratuity (Sick Leave)
- ★ **Insurance Benefits Plans available:** TDSB, RTO/ERO, RTIP, ARM
- ★ **Legal Issues and Estate Planning:** wills, probate, role of the estate trustee
- ★ **Powers of Attorney:** for property, for health and personal care
- ★ **Employment:** Becoming an Entrepreneur, Starting a Business, Employment Opportunities

**SEMINAR FORMAT**

*A comprehensive series of four seminars.* All program segments are delivered by experts in their field. The Program is prepared and organized by **International Education Services (I.E.S.)** - a provider of similar Retirement Programs to local Boards of Education for more than twenty years.  
Program Facilitator: **Bill Tajer**, retired educator with current knowledge of the retirement process and member of the Retired Teachers of Ontario.

**Contact:** Bill Tajer, I.E.S. or send Registration Form to:  
416.494.3604 Bill Tajer (I.E.S.)  
*or* 3 Manorpark Court  
416.494.8590 Toronto ON M2J 1A1

**PLEASE RETURN FORM BY  
FRIDAY  
OCTOBER 3, 2008**

**RETIREMENT PLANNING SEMINAR ~ FALL 2008 REGISTRATION FORM**

**INDICATE LOCATION:** YORK MILLS ~  MIDLAND ~  ETOBICOKE ~

Name(s): \_\_\_\_\_ Pension Type: OTTP  OMERS

School/Location: \_\_\_\_\_ School Telephone: \_\_\_\_\_

Home Address: \_\_\_\_\_ Home Telephone: \_\_\_\_\_

Postal Code \_\_\_\_\_ Registration Fee Enclosed: Yes \_\_\_\_\_ No \_\_\_\_\_

**MAKE CHEQUE PAYABLE TO: I.E.S., Retirement Seminar (A receipt for Income Tax Purposes will be provided.)**