

PLEASE POST OR CIRCULATE

# RETIREMENT PLANNING SEMINARS

for Teachers, Principals, Support Staff

Spring, 2012

Presented by: I. E. S. Retirement Concepts

## NORTH

York Mills Collegiate

490 York Mills Road

Wednesdays: April 4, 11, 18, 25

Time: 5:00pm to 8:00pm

## LOCATIONS:

### EAST:

Wexford School for the Arts

1176 Pharmacy Ave (N of Lawrence)

Tuesdays: April 3, 10, 17, 24

Time: 5:00pm to 8:00pm

### WEST:

Etobicoke Administration Offices

1 Civic Centre Court

Mondays: April 16, 23, 30

Time: 5:00pm to 8:30pm

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

*Limited space available at each location ~ Please register early*

## 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) & Ontario Municipal Employees (OMERS) Pension Plans:** 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  
MARCH 30, 2012**

## RETIREMENT PLANNING SEMINAR ~ SPRING, 2012 REGISTRATION FORM

INDICATE LOCATION: YORK MILLS ~  WEXFORD ~  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.)