PLEASE POST OR CIRCULATE

RETIREMENT PLANNING SEMINARS ~ FALL, 2010

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: Oct. 13, 20, 27, Nov. 3
Time: 5:00pm to 8:00pm

EAST: Midland Collegiate
720 Midland Ave (S. of Eglinton)
Tuesdays: October 5, 12, 19, 26
Time: 5:00pm to 8:00pm
OR other central Scarborough Location

WEST: Etobicoke Education Centre
1 Civic Centre Court
Mondays: Oct. 4, 18, 25, Nov. 1
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) & 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.**
416.494.3604
or
416.494.8590

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

PLEASE RETURN FORM BY THURSDAY October 1, 2010

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RETIREMENT PLANNING SEMINAR ~ FALL, 2010 REGISTRATION FORM

INDICATE LOCATION: **YORK MILLS ~** ❑ **MIDLAND ~** ❑ **(Scarborough)** **ETOBICOKE ~** ❑

Name(s): ______________________ Pension Type: OTPP ❑ 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.)