

# When can I afford to retire?

Please join us for one of the following **FREE** seminars!

	<b>4:15 p.m. - 4:45 p.m. Registration</b> <b>4:45 p.m. – 7:00 p.m. Seminar/dinner/prizes</b>	
Thurs. 1/9/2020	Education Minnesota – Mankato Office	1961 Premier Dr., Ste. #406, Mankato, MN 56001
Tues. 1/14/2020	Education Minnesota – Apple Valley Office	6950 146 <sup>th</sup> St. W., Ste. #114, Apple Valley, MN 55124
Tues. 2/4/2020	Hibbing Park Hotel	1402 E. Howard St., Hibbing, MN 55746
Thurs. 2/6/2020	Education Minnesota – Woodbury Office	2042 Wooddale Dr., Ste. #100 Woodbury, MN 55125

## TOPICS TO BE DISCUSSED:

### Pension education

- Learn how benefits are calculated
- Understand defined benefit pension plans

*Presented by: Lyle Nelson, Education Minnesota ESI Retirement Consultant*

### Financial planning

- What can you expect from Social Security?
- Tax-deferred and tax-free savings
- Asset allocation and asset management/diversification/performance and fees
- 403(b) match and severance payment options
- Health insurance options prior to age 65 and Medicare supplement information

*Presented by: EFS Advisors*

### Asset protection

- What is your financial vulnerability with long-term illness?
- How can you protect your assets and savings?

*Presented by: Educators Lifetime Solutions*



Please let us know how we can accommodate any special requests or needs that you may have.

[Click here to register](#)

or

RSVP to Deborah Skog at 651-292-4856 / [deborah.skog@edmn.org](mailto:deborah.skog@edmn.org)  
(Please leave your name(s), phone number and which session you would like to attend)

Limited Seating / Registration Required  
Spouses/Guests Welcome

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[esi.educationminnesota.org](http://esi.educationminnesota.org)

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