

# Keep your future in focus

Plan ahead now and you'll thank yourself later.



## City of Phoenix Financial Expo

October 23, 9 a.m. to 2 p.m. MT  
Phoenix City Hall | 200 W. Washington St

**Register now**

### Talk with a Plan Representative or visit a station to:

- Enroll in the traditional 457 or Roth 457
- Increase/change your 457 contributions
- Add/change beneficiaries
- Review/change your investment options
- Learn more about the Roth 457 option
- Set up online account access
- Utilize online planning tools and calculators
- Ask questions about Social Security benefits
- Talk to a representative from Savi, a public sector benefit corporation that helps you qualify for Public Service Loan Forgiveness



**Don't miss our free giveaway and a chance to enter our drawing for a prize.**



Visit [phoenixdcp.com](http://phoenixdcp.com) or call **602-266-2733 x 9** for more information.

### Attend our workshops during the Expo:

#### 9:30 to 10:30 a.m. — Social Security benefits

##### **Social Security: The choice of a lifetime**

One of the most important decisions you'll make regarding your retirement income is when to file for Social Security benefits. Get informed about your options; doing so could mean a difference of hundreds of thousands of dollars over an average retirement.

#### 10:45 to 11:45 a.m. — Tax-efficient retirement income

##### **Managing the taxes on your retirement income**

Retirement income usually comes from multiple sources: Social Security benefits, a retirement plan or pension, cash savings, IRAs, the sale of securities, etc. Learn how retirement income is taxed and why strategic withdrawals from various sources can help you minimize taxes.

#### 12:00 to 1:00 p.m. — Health care

##### **Health Care: Plan for costs in retirement**

As health care costs continue to outpace the rate of inflation, it's important to understand what you can do now to prepare for the cost of care in retirement. Learn about this important retirement income challenge and how to create a plan.



Using diversification and asset allocation as part of an overall investment strategy does not guarantee to make a profit or avoid loss in a declining market, nor does it eliminate risk. This material is not a recommendation to buy or sell a financial product or to adopt an investment strategy. Investors should discuss their specific situation with their financial professional.

Investing involves market risk, including possible loss of principal, and there is no guarantee that investment objectives will be achieved.

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