

# 403(b) Summer Symposium- Your Personal Retirement Savings Plan!!!

The NEARI is holding **two 30-minute breakout sessions** for current NEARI Union Members to discuss 403(b)s. **Session A will be for members currently owning a 403(b) regardless of the provider** and **Session B will be for members interested in learning about how to begin saving for retirement and starting a new 403(b).**

## Session A – Current 403(b) Owners

This session will help current 403(b) owners understand their specific 403(b) product. Many members invest in a 403(b) for years and never truly understand the product their investing in.

With many different 403(b) providers how do you know which one is appropriate for you? How can you tell the difference...?

### **Our goal is to discuss and educate you on:**

- What types of fees/expenses are inside your 403(b)
- Whether or not your 403(b) has surrender charges and how that will impact you at retirement
- Does your 403(b) provide you with the proper tools to help you accumulate wealth
- How important is diversifying your 403(b)

This session is designed to educate you on your current 403(b) product so you can make the best decisions moving forward.

## Session B – New 403(b) Owners

This session will help educate NEARI Members who have not yet taken advantage of beginning to save for retirement. With the Pension Benefits being cut and Social Security cuts always being discussed, more and more members need to begin saving on their own for retirement.

### **The goal of this session is to help educate you on:**

- What is a 403(b)
- How do I start investing in a 403(b)
- How do I choose the investment company
- How will pre-tax contributions effect my take home pay
- How can I access my monies inside of my 403(b)

This session is designed to educate you on why it's important to begin saving for retirement and how to begin.

### **There will be two different dates for this event:**

#### Event 1

**Date:** Tuesday July 20, 2010

**Time:** **Session A** – 10:00am – 10:30am

**Session B** – 11:00am – 11:30am

**Location:** NEARI Building  
99 Bald Hill Road  
Cranston, RI 02920

#### Event 2

**Date:** Wednesday July 21, 2010

**Time:** **Session A** – 10:00am – 10:30am

**Session B** – 11:00am – 11:30am

**Location:** Portsmouth Library  
2658 East Main Road  
Portsmouth, RI 02871

### **How to Register:**

Bill Sylvia: 401-732-6600 ext 4228

Email: bsylvia@patriot-financial-group.com

Please indicate which event you will be attending and which session!!!