December 2012

TO: School Administrators, Business Managers, and Faculty Representatives

FROM: The World Trade Council Educational Division

RE: Financial/retirement planning workshop for faculties.

We are committing a portion of our 2013 schedule to financial/retirement planning workshops for educators. The workshop can be scheduled as: 1) an on-site in-service training session at your school, 2) an evening session that can enable you to include spouses, as well, and/or 3) a separately scheduled session held off-site at a convenient location for your faculty. The presentation will cover the following topics:

MORGAN STANLEY:

- How to design an investment strategy for your 403(b)/TSA using Modern Portfolio Theory;
- Estate Planning related that impact educators, their beneficiaries and their heirs;
- Comparing the benefits of a 403(b)s with self-directed/professionally guided rollover IRAs.

SOCIAL SECURITY REPRESENTATIVE:

- Understanding how the SS two-thirds spousal offset rule impacts educators and their retirements;
- How the SS windfall provision affects educators and other public employees;
- Medicare and Medicaid issues as they apply to educators.

WTC REPRESENTATIVE & TAX REPRESENTATIVE:

- Evaluating the true performance of your current 403(b)/TSA;
- IRS Required Minimum Distribution (RMD) rules for 403(b)s and IRAs and their impact upon your beneficiaries.
- Income strategies to complement initial and future pension income;
- Evaluating the benefits of contributing to 403(b)/TSAs and/or IRAs as supplements to your pensions.
- Pros and cons of annuitizing your 403(b)/TSA or IRA to receive an income you cannot outlive;
- Converting your annuity to address your Long Term Care Issues.

IRS Publication 571 403(b)Tax-Sheltered Annuity Plans, devoted to the most recent changes in the Code affecting financial/retirement planning issues of educators will be made available.

Marc V. Romano
President, The World Trade Council