

Planning for Retirement

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Certified Financial Planner™



Putting in all together



Questions Remain After This Seminar

What pension option is best for you?

When should you start to collect Social Security?

What income do you need?

How will I be taxed?

Other than health insurance, what insurance should I maintain?

How long will my assets last?

Will I be able to afford the things I want to do in retirement?





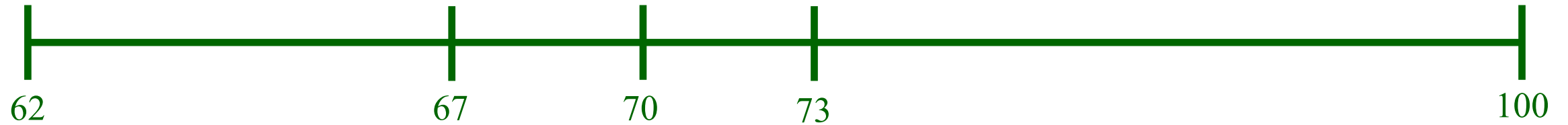
- Age at retirement
- Where will you live?
- What debt will you have?
- What will you do? (travel, hobbies, etc.)
- What will your lifestyle be?

You define what you want retirement to be like, we ensure you have the funds to achieve it!





Retirement Timeline



- Is your Pension & Social Security enough?
- Generate Income
 - Annuity Fund
 - IRA
 - Other accounts



Pension:

Federal – fully taxable

New York – First \$20,000 of retirement income not taxable.

New Jersey – Not taxable if total income is less than 100,000.

Partially taxed if income is between \$100,000 and \$150,000.

Social Security:

Federal – Up to 85% will be taxed.

New York – Not taxed

New Jersey – Not taxed

Retirement Accounts:

Federal: Fully taxable

NY/NJ: Subject to exclusions mentioned above.





Insurance

- Life Insurance
- Long-Term Care Insurance





- Wills
- Health Care Proxies/Living Wills/Power of Attorney
- Trusts/TOD Accounts
- Check Beneficiaries



I.U.O.E. Local 94 Financial Counseling Benefit

- Free to all Local 94 union members
- Paid for by Local 94
- In-person, phone or Zoom video personal consultations
- Website & Email Helpdesk
- Union office or Stacey Braun Manhattan office
- Discuss ANY financial matter



Stacey Braun does not advise on investments in the Annuity Fund.

Thank You !

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