



2009 ACERA Seminar Schedule Pre-Retirement & Mid-Career Planning

Seminars 9:30 a.m. – Noon
 Post Sessions 12:15 – 1:45 p.m.

Held in ACERA Training Room
 475 14th Street, 11th Floor, Oakland, CA

Sign up for a Seminar, a Post Session, or both. All Seminars are held on Thursdays. Call 510-628-3000 or 800-838-1932 to reserve a seat. Space is limited.

Date	Seminar	Post Session
8-Jan-09	Pre-Retirement	---
15-Jan-09	Mid-Career	---
5-Feb-09	Pre-Retirement	Impact of Divorce on ACERA Benefits
5-Mar-09	Pre-Retirement	---
12-Mar-09	Mid-Career	Impact of Divorce on ACERA Benefits
2-Apr-09	Pre-Retirement	---
7-May-09	Mid-Career	Wills, Trusts, and Powers of Attorney
4-Jun-09	Pre-Retirement	Wills, Trusts, and Powers of Attorney
6-Aug-09	Pre-Retirement	---
3-Sep-09	Mid-Career	Impact of Divorce on ACERA Benefits
1-Oct-09	Pre-Retirement	Wills, Trusts, and Powers of Attorney
8-Oct-09	Mid-Career	---
5-Nov-09	Pre-Retirement	---
12-Nov-09	Pre-Retirement	---
3-Dec-09	Pre-Retirement	---

Pre-Retirement Seminar If you plan to retire in the next 3 years <ul style="list-style-type: none"> - Retirement benefit formula - Retirement allowance options - Retirement application process - Retirement benefits - Ventura benefits ...and much more! 	Mid-Career Seminar For members with 5 or more years of service <ul style="list-style-type: none"> - Vested membership - Reciprocal retirement agency benefits - Service purchases - Re-deposits - Employment termination options ...and much more!
Wills, Trusts, and Powers of Attorney Post Session <ul style="list-style-type: none"> - What is a Power of Attorney? - How do I utilize a Power of Attorney? - How do I make sure I grant my agent appropriate powers? - Why should I have a will? - How does having a will affect ACERA death benefits? 	Impact of Divorce on ACERA Benefits Post Session <ul style="list-style-type: none"> - What is a community property state? - How are benefits affected by community property laws? - What do I do in the event of a Court Order? - What documents are required by ACERA? - How can I prevent delay of my retirement benefit payments?