



2010 ACERA SEMINAR SCHEDULE

Pre-Retirement, Mid-Career, and New Employee Planning



SEMINAR TIMES

Pre-Retirement Seminars	9:00 a.m. – Noon
Mid-Career Seminars	9:30 a.m. – Noon
New Employee Seminars	9:30 a.m. – Noon
Post Sessions	12:15 – 1:45 p.m.

LOCATION

All seminars held at ACERA
475 14th Street
10th Floor
Oakland, CA

HOW TO SIGN UP

Call 510-628-3000 or 800-838-1932 to reserve a seat. Sign up for a seminar, a post session, or both. Space is limited. All seminars are held on Thursdays except the Tuesday sessions on Apr. 6, May 4, and Oct. 19.

NEW EMPLOYEE SEMINAR

For members with less than 5 years service

- What should I know now to plan for retirement?
- When can I retire?
- What should I expect after retirement?
- The benefits of ACERA membership
- What if I leave employment?

MID-CAREER SEMINAR

For members with 5 or more years service

- Vested membership
- Reciprocal retirement agency benefits
- Service purchases
- Re-deposits
- Employment termination options
- ... and much more!

PRE-RETIREMENT SEMINAR

If you plan to retire in the next 4 years

- Retirement benefit formula
- Retirement allowance options
- Retirement application process
- Retirement benefits
- How vacation payoff affects retirement
- ... and much more!

2010 SCHEDULE

Date	Seminar	Post Session
Jan. 7	Pre-Retirement	Impact of Divorce on ACERA Benefits
Feb. 4	Pre-Retirement	Wills, Trusts, and Powers of Attorney
Feb. 11	New Employee	---
Mar. 4	Pre-Retirement	---
Mar. 11	Mid-Career	Impact of Divorce on ACERA Benefits
Apr. 6	Pre-Retirement	Wills, Trusts, and Powers of Attorney
May 4	Mid-Career	Wills, Trusts, and Powers of Attorney
Jun. 3	New Employee	---
Aug. 5	Pre-Retirement	---
Sep. 2	Pre-Retirement	Impact of Divorce on ACERA Benefits
Sep. 30	Pre-Retirement	Wills, Trusts, and Powers of Attorney
Oct. 7	Mid-Career	---
Oct. 19	Pre-Retirement	---
Nov. 4	Pre-Retirement	Impact of Divorce on ACERA Benefits
Dec. 2	Pre-Retirement	---

IMPACT OF DIVORCE ON ACERA BENEFITS

Post Session

- 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?

WILLS, TRUSTS, AND POWERS OF ATTORNEY

Post Session

- 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?