

Middletown Township Education Association  
Presents a Free Informational Workshop  
open to all MTEA members

Date: October 29, 2009      Time: 4:00 p.m.  
**High School North Library**  
(location tentative depending on attendance)

***Your Financial Future –  
How can you prepare today ...and tomorrow...***

Please attend this workshop to gain insight into investment options and how you can take more control over your financial future. This workshop will be conducted by Philip Lomonico an NJEA staff person who taught in a NJ public school for 30 years. There are no salespeople involved. All information will be presented in a simple way, geared to everyday people.

Topics include the following:

- Pension calculation
- Tax-favored ways to supplement your pension
- 403(b) annuities
- 403(b)(7) mutual fund custodial accounts
- Supplemental Annuity Collective Trust
- 457 plans
- Roth accounts
- Investment concepts
- How long do I have before retirement?
- Systematic savings
- Controlling risk
- Target-date retirement fund
- Fees and net return
- What should I do now?

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**Please return this portion to the MTEA office, inter office mail by  
October 14, 2009**

Name:

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School

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Your Financial Future – How can you prepare today... and tomorrow?

**No CEU's or Professional Hours are given for this workshop**