

UNSURE ABOUT RETIREMENT?

SB|cera
San Bernardino
County Employees' Retirement Association



ATTEND A PRE-RETIREMENT SEMINAR THIS FALL

The San Bernardino County Employees' Retirement Association (SBCERA) invites you to attend one of this year's Pre-Retirement Seminars. Once again, SBCERA's bags are packed and we will be traveling throughout San Bernardino County from **September 27, 2010 through November 3, 2010** to bring our members the valuable information they need to feel confident about planning for their retirement.

WHO CAN ATTEND:

Any active SBCERA member who is **employed by the County of San Bernardino, at least 48 years old and has a minimum of eight years of service credit**. Eligible employees who receive this invitation may attend on County time with prior approval from their supervisor. Not a County employee? Contact us to discuss the possibility of hosting a Pre-Retirement Seminar at your location.

WHY ATTEND:

- **You can pick the date and location that works best for you.** SBCERA is visiting more than 16 locations in all areas of the County. See reverse for all upcoming dates and locations.
- **Get informed about the retirement process.** Whether you have attended in the past or it's your first time attending, these seminars are packed with essential information and tips for making the transition from active employment to retirement as easy and effortless as possible.
- **The more you learn about your retirement benefits, the easier the decision to retire will be.** You will learn all of the basic information you need to know to feel confident about retirement.

SEMINAR TOPICS:

- **Retirement requirements, how to calculate your future benefit and what to expect in retirement.**
- **Options and accessibility of post-retirement healthcare and related benefits.**
- **Ways to maximize any other retirement savings you may have.**
- **How your SBCERA benefits and Social Security benefits will work together.**

SEMINARS ARE FIRST COME, FIRST SERVED

No RSVP is required. Space is limited and all room capacity limits will be followed. Please arrive 10 to 15 minutes early to ensure your participation in the seminar of your choice. Once a room's capacity has been reached, the seminar will be closed and you will be unable to participate.



PRESENTERS:

The seminars will feature presentations from the:

- San Bernardino County Employees' Retirement Association (SBCERA)
- County of San Bernardino Employee Benefits and Services Division
- ING Financial Advisers, LLC
- Social Security Administration (may not be present at all locations, see reverse)
- Kaiser Permanente and Health Net
- Retired Employees of San Bernardino County (RESBC) (will not be present at all locations)

SBCERA PRE-RETIREMENT SEMINAR SCHEDULE FALL 2010

DATE	DAY	TIME	CITY	LOCATION	SEATS	SOCIAL SECURITY ATTENDING
Sept. 27	Monday	1:30 p.m. to 4:45 p.m.	San Bernardino	County Government Center – Board Chambers 385 North Arrowhead Avenue, 1st Floor	135	★
Sept. 28	Tuesday	8:30 a.m. to 11:45 a.m.	Victorville	PERC – Test Center 17270 Bear Valley Road, Suite 107	82	★
Sept. 28	Tuesday	1:30 p.m. to 4:45 p.m.	Barstow	TAD – Job Readiness Room 1300 East Mountain View	40	★
Sept. 29	Wednesday	9:00 a.m. to 12:00 p.m.	Needles	Civic Center – Counsel Chambers 1111 Bailey Avenue	70	
Oct. 6	Wednesday	1:30 p.m. to 4:45 p.m.	Joshua Tree	Court House – Jury Assembly Room 6527 White Feather Road	45	★
Oct. 7	Thursday	8:30 a.m. to 11:45 a.m.	Colton	Arrowhead Regional Medical Center – Oak Room 400 North Pepper Avenue	100	★
Oct. 7	Thursday	1:30 p.m. to 4:45 p.m.	San Bernardino	Public and Support Services Group – Hearing Rm. 825 East Third Street	50	★
Oct. 13	Wednesday	8:30 a.m. to 11:45 a.m.	Redlands	TAD – Conference Room A 881 West Redlands Boulevard, 2nd Floor	30	★
Oct. 14	Thursday	8:30 a.m. to 11:45 a.m.	San Bernardino	County Government Center – Board Chambers 385 North Arrowhead Avenue, 1st Floor	135	★
Oct. 14	Thursday	5:30 p.m. to 8:30 p.m.	San Bernardino	SBCERA – Board Room 348 West Hospitality Lane, 1st Floor	45	★
Oct. 18	Monday	8:30 a.m. to 11:45 a.m.	San Bernardino	Public and Support Services Group – Hearing Rm. 825 East Third Street	50	★
Oct. 18	Monday	1:30 p.m. to 4:45 p.m.	San Bernardino	ISD – ATC Training Room 670 Gilbert Street	40	★
Oct. 19	Tuesday	8:30 a.m. to 11:45 a.m.	San Bernardino	SBPEA 433 North Sierra Way	75	★
Oct. 19	Tuesday	1:30 p.m. to 4:45 p.m.	San Bernardino	SBPEA 433 North Sierra Way	75	★
Oct. 20	Wednesday	1:30 p.m. to 4:45 p.m.	Rancho Cucamonga	West Valley Detention Center – Large Conf. Rm. 9500 Etiwanda Avenue	40	★
Oct. 21	Thursday	1:15 p.m. to 4:30 p.m.	Victorville	Children and Family Services – Conf. Room 1 15480 Ramona Avenue	35	★
Nov. 2	Tuesday	8:30 a.m. to 11:45 a.m.	San Bernardino	Sheriff's Headquarters – Main Conference Room 655 East Third Street	90	★
Nov. 2	Tuesday	1:30 p.m. to 4:45 p.m.	San Bernardino	Sheriff's Headquarters – Main Conference Room 655 East Third Street	90	★
Nov. 3	Wednesday	8:30 a.m. to 11:45 a.m.	Fontana	TAD – Crosswell Commons Room 7977 Sierra Avenue	65	★
Nov. 3	Wednesday	1:30 p.m. to 4:45 p.m.	Ontario	TAD – Dorothy Rowe Conference Room 1627 East Holt Boulevard	30	★

**IT'S NEVER TOO SOON (OR TOO LATE) TO START PLANNING FOR YOUR RETIREMENT.
MAKE PLANS TODAY! MARK YOUR CALENDAR WITH THE DATE AND LOCATION THAT IS BEST FOR YOU.**