

## Join us to learn more about the Oakland County retirement plans.



The more you know about your available retirement benefits, the more you can truly make them work for you. We believe it's important that you understand your entire financial picture and how it can shape your future. The education we provide is designed with one thing in mind — empowering you to pursue the future you want!

Join us to learn more about your retirement plans and ways to help keep your financial path on track.

Date / Time	Meeting Topic / Description	Webinar Links
Wednesday <b>July 10, 2024</b> Noon	<b>Retirement Readiness</b>  There is a lot that goes into assessing your retirement readiness. In this presentation we will discuss what your expenses might look like – and sources of income to cover those expenses; how you can protect your future income, and some tools to help ensure you're ready for retirement.	<a href="#">Click here</a> to register for the <b>July 10<sup>th</sup></b> Webinar
Thursday <b>July 25, 2024</b> 10 a.m.		<a href="#">Click here</a> to register for the <b>July 25<sup>th</sup></b> Webinar
Wednesday <b>August 14, 2024</b> Noon	<b>Retirement Planning for Women</b>  In this presentation we will cover factors affecting women saving for retirement, including lifestyle and longevity considerations. We will talk about creating a plan to help you reach your goals — including how much money you might need to retire, ways to save in your plan, investing concepts as well retirement healthcare costs. Finally, I'll talk about what steps you can take to pursue the future you want.	<a href="#">Click here</a> to register for the <b>August 14<sup>th</sup></b> Webinar
Wednesday <b>August 21, 2024</b> 10 a.m.		<a href="#">Click here</a> to register for the <b>August 21<sup>st</sup></b> Webinar

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Date / Time	Meeting Topic / Description	Webinar Links
Wednesday <b>September 11, 2024</b> Noon	<b>Getting to Know Your Roth Options</b>  Learn about the different types of contributions that make up the 401(a) and 457 Plans (and benefits / considerations of each), see how your contribution choices might impact your taxes today—and in the future, and discover tools that can help you make the choices that are right for you.	<a href="#">Click here</a> to register for the <b>September 11<sup>th</sup></b> Webinar.
Wednesday <b>September 18, 2024</b> 10 a.m.		<a href="#">Click here</a> to register for the <b>September 18<sup>th</sup></b> Webinar

- Learn about the features and benefits of your Oakland County retirement plans. Visit **[empower.com/oaklandcounty](https://empower.com/oaklandcounty)**



Withdrawals may be subject to income tax. Withdrawals from your 401(a) Plan may be subject to a 10% early withdrawal penalty if taken before age 59½.

Earnings on Roth contributions will be taxed unless withdrawals are a qualified distribution as defined by the IRS.

Investing involves risk, including possible loss of principal.

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