

THE NATIONAL RETIREES DEPARTMENT & CALIFORNIA APWU

Presents

"RETIREMENT PLANNING BEGINS TODAY"

Hosted By The

OAKLAND LOCAL APWU

Sunday, October 19, 2014

Union Office

7901 Oakport Street, Suite 2300, OAKLAND, CA 94621

Seminar 1: 9:00 am – 12:30 pm

Seminar 2: 1:30 pm – 5:00 pm

According to statistics, those of us going into retirement who are still making house payments will need approximately 80% of the gross income we were making just before retirement. Those of us having no debt in retirement will need approximately 60% of the gross income we were making just before retiring. 95% of Americans face retirement short of these goals. Only 5% are financially comfortable at retirement.

DON'T WAIT UNTIL YOU ARE NEAR RETIREMENT AGE TO PREPARE FOR RETIREMENT!

**Only APWU members will be allowed to attend this retirement seminar.
Members must RSVP by calling the Union Office (510) 635-8497 by 5:00 pm on
October 17, 2014**

YOGGI RILEY

National/Cal State APWU Retirement Specialist/Trainer

JUDY BEARD

Director, APWU Retirees Department

MICHAEL EVANS

President, California State President

FREDRIC JACOBS

Oakland Local APWU President

DERRICK LEE

Oakland Local APWU Retirement Trainer



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