



THE OAKLAND LOCAL APWU

*Presents*

# **"RETIREMENT PLANNING BEGINS TODAY"**

**February 21, 2016**

**UNION OFFICE**

**7901 Oakport Street, Suite 2300  
OAKLAND, CA 94621**

**9:00 am – 3:30 pm**

**According to statistics, those of us going into retirement 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—*RETIREMENT PLANNING BEGINS TODAY!***

There will be \$10.00 registration fee for all non - Oakland Local APWU union members.

*\* Employees who are members of any postal union will be allowed to attend by paying the \$10.00 registration fee.*

**RSVP BY February 15, 2016 BY CALLING (510) 635-8497**

**YOGGI RILEY**

**NATIONAL INSTRUCTOR**

**DERRICK LEE**

**LOCAL INSTRUCTOR**



**FREDRIC JACOBS**

**PRESIDENT**

