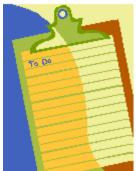
## **Start Planning for Retirement Now: Attend MTA's Retirement Planning Seminars**



(Dec. 30) Whether you've just begun your career or you're close to retiring, it's never too early - or too late - to begin planning for retirement.

Beginning Tuesday, Jan. 11, the MTA will resume its popular Retirement Planning Seminars. A total of 21 seminar sessions will be conducted at the Headquarters building through Saturday, March 25.

## Learn money management

The seminars are designed to help employees and family members understand the concepts and

practices of wise money management and make informed financial decisions about retirement. Participants will learn how to increase current income, develop an investment strategy, reduce taxes and create an estate plan.

Employees pay only \$25 of the \$65 seminar tuition and spouses or partners may attend the 10-hour course for free. Attendees receive a 150-page workbook and may request a free financial plan and consultation.

## Weeknights and Saturdays

The seminars will be held in the Gateway Plaza Conference Room, 3rd Floor, Headquarters, on three consecutive Saturday mornings from 9 a.m. until 12:30 p.m. Sessions are scheduled from 6:30 until 9 p.m. on Tuesdays, Wednesdays and Thursdays. Participants must attend four weeknight sessions or three Saturday sessions to complete the course.

For information about the Retirement Planning Seminars, or to register for the course, e-mail <u>Ed Myatt of Human Resources Benefits</u> or send to Mail Stop 99-4-2, One Gateway Plaza, Los Angeles, CA 90012.

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