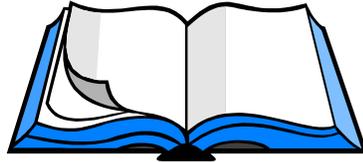


# Using the Self-Help *Guide*



You can enjoy a truly satisfying retirement life if you plan ahead for it. Informed, advance planning is essential to creating a satisfying retirement.

This *Self-Help Guide to Pre-Retirement Planning (the Guide)* is designed to help you with your pre-retirement planning. It will help motivate your personal pre-retirement planning and offer you tools to identify what you want and need in retirement. In addition, it will give you basic retirement information, help you to think about the important retirement questions, and identify other sources of information and assistance.

The *Guide*, tailored specifically for you, the New York State employee, includes sections on:

- Retirement Planning
- Lifestyle Planning
- Health and Wellness
- Housing Options
- Employment Considerations
- Budgeting and Financial Planning
- Deferred Compensation Plan
- Legal Affairs
- NYS & Local Employees' Retirement System
- New York State Health Insurance
- Social Security and Medicare

Each of these sections will give basic information for your planning, as well as sources of additional information.

The *Guide* cannot answer all of your individual questions, or advise you to take any particular option or choice, or complete your personal pre-retirement planning. It will help you find the answers to your individual questions, to make choices, and to complete your planning for successful retirement life. The opportunity and challenge is yours! Your personal pre-retirement planning is a process and you are in charge of planning your future.

## **THIS IS YOUR PLANNING TOOL**

It will be tempting to pick up this *Guide* and just turn first to the information you want most, but, please do more than that. Each section is a necessary part of a pre-retirement plan. Take the time to work through each one. Be sure to read *Retirement Planning* and follow the suggestions included in that first section. Use the *Guide* not only to gather information, but to identify your needs, set your goals, and decide on your action steps in each of the planning areas.

Good and successful planning takes work and time. Here are some other suggestions for using the *Guide*:

- Take some uninterrupted time to work on each section of the *Guide*.
- Make notes on the pages. It is yours to keep and personal notes will make it your planning tool.
- Keep paper and pencil handy to list your goals; make notes on your action steps.
- Collect other pieces of pre-retirement planning information such as newspaper/magazine articles, brochures/pamphlets, Retirement System correspondence.
- Check the resource sheet in each section for ideas on where to get more information.
- Work alone, or with your spouse or partner, on the material in the *Guide*. It can be a valuable way to share your thoughts and ideas and create a plan that takes care of both you and your life-partner. You may want to work with friends or coworkers, especially those who are also planning to retire. If you work alone be sure to review your plans with those close to you because their reactions, ideas, and questions may help you find possible problems or gaps in your plan.

- Contact the right agencies as the actual date gets closer if you are not planning to retire in the next year. Some material in the *Guide* might change as law, policy, or programs change.

Even if you are planning to retire very soon, using the *Guide* can still be helpful. You can probably expect to live at least 20 to 30 years in retirement. You could wait to see what happens in retirement. Or, you can create your future by beginning your planning right now.

This Self-Help *Guide* can become your primary planning tool as you prepare for retirement. ***Use it well – and use it often.***