

ATTENTION: EMS EMPLOYEES

Learn More About

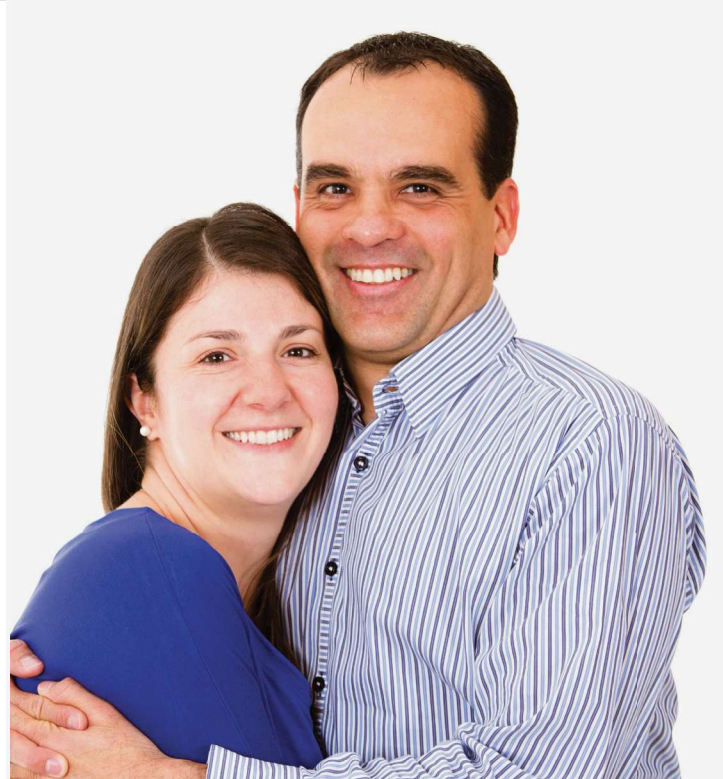
Teacher Retirement System of Texas and the 403(b) and 457(b) Retirement Programs

Hosted by Foresters Financial Services, Inc.

Please join us as we discuss:

- Explanation of Retirement Benefits
 - Eligibility for retirement
 - Explaining the terms
- Retirement Benefit Payout Options
 - Pension & annuity options
 - Beneficiary options
- Understanding your Social Security Benefits
 - How to Coordinate Benefits with your Spouse
 - The Impact of the Windfall Elimination Provision
 - The Impact of the Government Pension Offset

This is a general informational workshop. No specific products will be discussed. No sales presentation will be made.



Speakers include Investment Advisers Clint Muirhead and Ryan Cullinan

Not affiliated with Foresters Financial Services, Inc.

Wednesday, October 4th at 5:30pm
Thursday, October 5th at 5:30pm
Hollenstein Career & Technology Center
5501 Marine Creek Pkwy, Ft Worth

Seating is limited. Please RSVP to:

Clint Muirhead

Investment Adviser

817 870 1130, ext. 122

clint.muirhead@foresters.com

Foresters Financial Services, Inc.

101 Summit Ave, Suite 100

Fort Worth, TX 76102

Ryan Cullinan

Investment Adviser

817 870 1130, ext. 115

ryan.cullinan@foresters.com

Foresters Financial representatives do not offer legal or tax advice. Please consult your tax advisors before making any tax-related retirement decisions. Hosted by Foresters Financial Services, Inc. (not an affiliate or otherwise associated with any of the retirement systems).

Foresters™ and Foresters Financial™ are the trade names and trademarks of The Independent Order of Foresters (a fraternal benefit society, 789 Don Mills Road, Toronto, Canada M3C 1T9) and its subsidiaries, including Foresters Financial Services, Inc. All securities, life insurance and annuity products are offered through Foresters Financial Services, Inc. Insurance products are issued by Foresters Life Insurance and Annuity Company or The Independent Order of Foresters.

Foresters
Financial