



The purpose of the State Universities Annuitants Association (SUAA) is to promote the individual and collective interests and welfare of its members who are active faculty, staff, and retirees of state universities and community colleges.

SUAA's objectives are to support favorable legislation and to inform members about legislation important to retirees; to publicize information about overall senior citizens concerns; and to work for adequate funding for annuitants and survivors in the Illinois State Universities Retirement System (SURS).

If you are currently a beneficiary of SURS, or expect to be in the future, you are eligible to join the UIC Chapter of the State Universities Annuitants Association. Members receive newsletters with important information relevant to their interests throughout the year. Dues (payable annually or by deduction from your monthly SURS benefit payment) are \$30.00 per year and may be paid at the conference or you may fill out and mail an application from the SUAA-UIC website at: <http://www.uic.edu/orgs/suaa/>. You will also find useful links and information on this website.

State Universities Annuitants Association (SUAA) (MC 270)  
UIC Chapter (Founded 1971)  
1140 South Morgan Street, Room 146F  
Chicago, Illinois 60607  
Phone (312) 996-5834

**UIC** University of Illinois  
at Chicago

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Chicago, Illinois 60612-7220

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## 2005

Saturday, March 19, 2005  
Illinois Rooms  
Student Center East (formerly Chicago Circle Center)  
750 South Halsted Street

# Nineteenth

**Annual UIC  
Retirement  
Planning  
Conference**

Sponsored by:



**UIC** University of Illinois at Chicago

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Retirement Planning Conference

## Purpose and Audience

The purpose of the Retirement Planning Conference is to assist UIC faculty, staff, and families in planning for retirement by providing information and access to resources. Retirement planning can never start too soon. Whether you are planning on retiring in two years or fifteen years, you should attend this conference.

## Registration

Thanks to the support provided by the sponsors and other contributing units and agencies, the registration fee per person for participation in the conference is only \$10.00. (The registration fee is waived for current retirees who are members of SUAA – the State Universities Annuitant’s Association.) To assure that there will be adequate space and resource materials for all participants, advance registration is required. To register, please complete the attached form. For further information, contact Jacqueline Berger at (312) 413-0075 or jacquieb@uic.edu.

## Parking

Parking is available at the Halsted-Taylor Parking Structure located between Polk and Taylor on Halsted, directly across from Student Center East. Valid parking assignments will be honored on exit. If you do not have a valid parking assignment, there will be a charge for parking.

## Refreshments/Lunch

A continental breakfast will be served during the morning and coffee and tea will be available throughout the day. Box lunches may be purchased (see registration form). Sandwich choices are turkey, roast beef/ham, tuna salad or vegetable. Box lunches also include fruit, chips, and soda. If you prefer, you may bring your own lunch.

# Nineteenth

## Annual SUAA/UIC Retirement Planning Conference

## Schedule

- 8:00–8:30 Registration**
- 8:30–8:40 Opening Remarks**
- 8:40–8:45 What You Can Do to Protect Your Retirement Benefits**  
Dr. Geraldine Piorkowski, Clinical Associate Professor of Psychology and Former Director of the UIC Counseling Center
- 8:45–9:15 Social Security and Medicare News for SURS members**  
Do UIC retirees qualify for Social Security benefits?  
How does SURS income offset Social Security income?  
John McCrosky, Individual Consultant, TIAA-CREF Individual and Institutional Services
- 9:15–10:15 Overview of UIC’s Retirement Plan/SURS**  
Proposed changes in your retirement program; how to get information on procedures for retiring; keeping up with current information.  
Lee Bridges and Susan Courson, Retirement Specialists, SURS
- 10:20–11:20 Estate Planning, Wills, and Trusts**  
A well-known Chicago attorney discusses how to save on taxes and avoid probate, the importance of the health care power of attorney, and the pros and cons of wills and trusts.  
Laurence Kline, JD, Partner, Hoogendoorn and Talbot
- OR**
- Private Long-Term Care Insurance**  
The purchase of long-term care insurance is an important and often expensive decision. An expert discusses a new policy designed exclusively for SURS members.  
Elsie Eisenmann, LTC Specialist, Long-Term Care Solutions
- 11:25–12:25 403b Plan Minimum Distribution—What You Should Know Before You Retire**  
Learn to maximize your 403b income after retirement.  
John McCrosky, Individual Consultant, TIAA-CREF Individual and Institutional Services
- OR**
- Getting Started**  
Learn about 403b plans, how to enroll, and how to choose your investments.  
Diane Watson, Retirement Counselor, Fidelity
- OR**
- Marriage and Retirement: Finding the Gold in the Golden Years**  
“Age is opportunity no less than youth itself, though in another dress and as the evening twilight fades away the sky is filled with stars invisible by day.”—Longfellow  
While Longfellow was an optimist about the golden years, many married retirees experience the downside of retirement: poor health, too much togetherness, more disagreements, and financial concerns. This workshop will identify both the gains and losses of marriage during the retirement years with special focus on maximizing the positives.  
Dr. Geraldine Piorkowski, Clinical Associate Professor of Psychology and Former Director of the UIC Counseling Center
- 12:30–1:30 Working Lunch**  
Use this time to continue discussions with our retirement experts. We will have tables set up with representatives from many of our 403b vendors as well as representatives from organizations such as Operation ABLE, Elderhostel, and other organizations.
- 1:30–3:30 The Nuts and Bolts of SURS**  
A special session designed for those employees who will be retiring in the next one to three years and want an overview of the step-by-step process for retiring. There will be ample opportunity to ask questions in this session.  
Lee Bridges and Susan Courson, Retirement Specialists, SURS
- OR**
- Informed Investing**  
Have you ever wondered what your financial advisor *really* means when she says an investment is low risk, your portfolio is diversified, she uses asset allocation, or that your mutual fund is a load/no-load/rear-load fund and has 12(b)1 charges? Maybe you’d like, for once, to clearly understand stocks, bonds, mutual funds, munis, dividends, and capital gains. This session will help you gain a true understanding of key investment concepts and strategies  
Karen Chan, CFP, University of Illinois Extension

Saturday, March 19, 2005

## Register early

**Registration deadline:** March 9, 2005  
**SUAA/UIC Retirement Planning Conference**  
**Saturday, March 19, 2005**  
**Illinois Rooms, Student Center East**

Name: \_\_\_\_\_

Phone: \_\_\_\_\_

E-mail: \_\_\_\_\_

If you have a spouse/partner/guest who would like to attend, please fill out a separate registration form for them. Registration fees may be paid with one check.

*Please check one:*

- UIC Employee  
 UIC Annuitant  
 SUAA Member (\$10 registration fee waived)  
 Guest

**Please register for the break-out sessions:**

**Concurrent Session I 10:20–11:20 (Choose one)**

- \_\_\_ Estate Planning, Wills, and Trusts  
\_\_\_ Long-Term Care Insurance

**Concurrent Session II 11:25–12:25 (Choose one)**

- \_\_\_ Getting Started  
\_\_\_ 403b Plan Minimum Distribution  
\_\_\_ Marriage and Retirement

**Concurrent Session III 1:30–3:30 (Choose one)**

- \_\_\_ Nuts and Bolts of SURS  
\_\_\_ Informed Investing

**Deli box lunch choices (\$10.00 each)**

- \_\_\_ Tuna Salad on Multigrain Roll  
\_\_\_ Turkey, Bacon, and Cheese on Sourdough  
\_\_\_ Roast Beef, Ham and Cheddar on French Roll  
\_\_\_ Grilled Vegetables on Baguette

**Registration fee enclosed:** \$ \_\_\_\_\_  
(*\$10/person*)

**Box lunch fee enclosed:** \$ \_\_\_\_\_  
(*\$11/lunch*)

**Total enclosed:** \$ \_\_\_\_\_

**Make check payable to:**  
*Retirement Planning Conference*

**Mail to:** Jacqueline Berger  
Office of Special Programs (MC 264)  
University of Illinois at Chicago  
715 South Wood Street, Room 224D  
Chicago, Illinois 60612

**Questions:**  
Please contact Jacqueline Berger  
(312) 413-0075 jacquieb@uic.edu

