

# UNDERSTANDING YOUR RETIREMENT BENEFITS

## *The retirement workshop for **PSEG** Employees.*

### Are you asking yourself these questions?

- When should I retire? How do I create a retirement income plan?
- Is my pension accurate and how do I maximize my annuity payment?
- Is my 401k diversified? How do I better position my investments?
- Traditional 401K or Roth 401K? Which is better for my situation?
- How does the Cash Balance Plan differ from the Traditional Pension?

**Complimentary dinner will be served.**

**Reservations required as seating is limited.**

**Wednesday, February 8th, 5:30pm**  
**Garlic Rose – 28 North Avenue, Cranford, NJ**

**Wednesday, February 15th, 5:30pm**  
**Bonefish Grill – 601 From Road, Paramus, NJ**

**Wednesday, February 22nd, 5:30pm**  
**Fratelli's – 1414 Route 130, Burlington, NJ**

RSVP by calling 973-775-9083 or emailing [Laurie@Giordanocummings.com](mailto:Laurie@Giordanocummings.com)

Unable to attend a workshop? Schedule a **Retirement Roadmap** meeting today!



601 Jefferson Road, Suite 101A, Parsippany, NJ 07054 (973)775-9083

Securities offered through Cambridge Investment Research, Inc., a Broker/Dealer, Member FINRA/SIPC and Advisory services offered through Cambridge Investment Research Advisors, Inc. a Registered Investment Advisor. Robert J. Giordano, CFP® and F. Brewer Cummings, CFP® Representatives. Giordano Cummings Financial, LLC and Cambridge Investment Research, Inc. are independent entities neither endorsed by nor affiliated with any union organization. Cambridge Investment Research, Inc. and its representatives do not provide tax or legal advice. Please consult the appropriate professional regarding your specific situation.