



## Pre-Retirement Planning



**It's never too early to start planning for retirement.**

Cornell provides many resources to help you plan – presentations, documents, and tools – each with a goal of clarifying your current benefits as well as your options in retirement. We understand that retirement is a major life transition, and our goal is to make the benefits portion of your transition easier to manage.

Here are three great ways to get started with your retirement planning (details below):

1. **Attend a Retirement & Beyond Seminar**
2. **Review the Retirement & Beyond booklet**
3. **Meet one-on-one with a counselor in our HR Services and Transitions Center (HRSTC)**

**Tip:** Take a look at the [Cornell Retirees website](#) to explore opportunities for networking, volunteering, and enrichment available to Cornell retirees!

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### 1. Attend A Seminar

#### Attend a Retirement & Beyond Seminar

Planning for life after retirement should involve not only looking at one's finances; there are other considerations, including health care. Attend a seminar that outlines the changes to your benefits as you prepare to transition into retirement.

## ENDOWED

Thursday, March 10, 1:30-3:00 pm

Thursday, June 2, 10:00 -11:30 am

Thursday, September 8, 1:30 - 3:00 pm

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Thursday, December 1, 10:00 - 11:30 am

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## CONTRACT COLLEGE

Thursday, March 10, 10:00 - 11:30 am

Thursday, June 2, 1:30 - 3:00 pm

Thursday, September 8, 10:00 - 11:30 am

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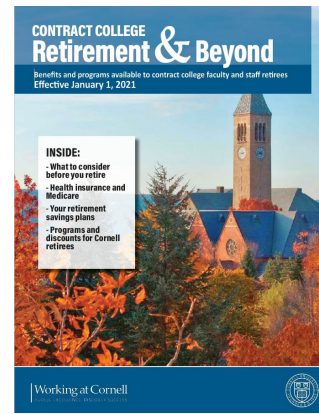
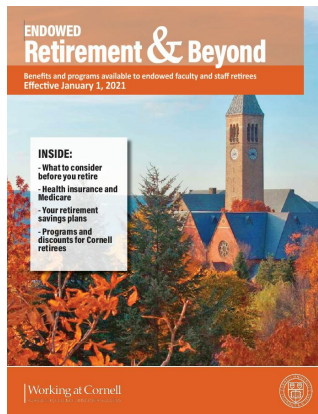
Thursday, December 1, 1:30 - 3:00 pm

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## 2. Read Up!

### Review the Retirement & Beyond Booklet

The Retirement & Beyond booklets provide an overview of what you should consider as you prepare for retirement, and what happens to your benefits when you retire. Note that there are different booklets based on whether you are retiring from an Endowed or a Contract College position.



[Endowed Retirement & Beyond Booklet \(pdf\)](#)

[Contract College Retirement and Beyond Booklet \(pdf\)](#)

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## Supporting Materials & Forms

### Endowed

- [Aetna 80/20 Retiree Plan](#)
- [Sample Retirement Letter \(Endowed\)](#)

### Contract College (New York State)

- [Sample Retirement Letter \(Contract College\)](#)
- [NYSERS Benefit Calculator](#) (use information from your annual statement or get it from NYSERS)
- [Retirement Online](#)
- [NYSERS Retirement Forms](#)
- [PS-404 Form \(pdf\)](#)
- [PS-404 Form Instructions \(pdf\)](#)
- [Dual Annuitant Form \(pdf\)](#) (PS-405 Form)
- [What If I Work After Retirement - for NYSERS members](#)
- [Working After Retirement - for all Contract College retirees](#)

### Related:

- [Financial Tools](#)
- [Social Security guide "What You Can Do Online"\(pdf\)](#)

## 3. Meet With A Counselor

### Meet one-on-one with a counselor in our HR Services and Transitions Center

Our trained counselors can discuss your specific questions, and help you to plan for your future benefit needs. They may also be able to connect you to other Cornell resources or resources available in our local community. To make an appointment with an HR Services and Transitions Center counselor:

**Contact the HR Services and Transitions Center:**

**(607) 255 - 3936; (TTY) 711**

**[hrrservices@cornell.edu](mailto:hrrservices@cornell.edu)**

**395 Pine Tree Road, Suite 110, East Hill Office Building, Ithaca, NY 14850**

Our counselors can also assist you with the contact information and how you can arrange a one-on-one meeting with a representative from your particular retirement savings plan or program (i.e., NYSERS, ORP, CURP, TDA, 457(b)).

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