



Superior Officers Council Annuity Trust Fund 1-on-1 Retirement Counseling



The Superior Officer Council is offering to Active LBA and CEA members a no cost one-on-one retirement counseling session, with Peter Thomann (Ret'd Lt.), CFP, MS. This service can be utilized by members either immediately approaching retirement eligibility or contemplating retirement in the immediate future. Appointments can be scheduled via e-mail, info@nycinvestmentadvice.com, or by telephone at, (718) 619-0340 or (718) 720-1712. There are currently two meeting locations available; at the SOC office at 233 Broadway, Suite 1801, NY, NY or 1688 Victory Boulevard, Staten Island, NY. The counseling sessions will last approximately one (1) hour.

The Session will cover most of the following topics depending on time constraints:

Police Pension Fundamentals

Basic Pension Computations
ITHP/50%
Overage/Shortage
Final Distribution (Final Loan)
Beyond 20 years of Service
Defined Benefit (VSF) DROP
Federal/State Tax Issues

NYC Deferred Compensation Plans

457(b), 401(k), Roth 401(k), 401(a), IRA
Roth IRA
Distributions/Rollovers/Conversions
Federal/State Tax Issues

SOC Annuity Trust Fund

Advantages/Disadvantages
Distributions/Rollovers
IRC 72(t) Election
Beneficiary Issues
Federal/State Tax Issues

Selecting A Financial Advisor

Types of Advisors
Knowledge of Police Pension &
NYC DCP Topics
Purchasing Financial Products