



DEFERRED COMP, ADDITIONAL ANNUITY & RETIREMENT:  
WHAT SHOULD YOU DO?

CLASS HOSTED BY IBEW LOCAL 18:  
ROLLING OVER DEFERRED COMPENSATION PLAN ASSETS  
ADDITIONAL ANNUITY BENEFIT OPTIONS

OPEN TO LOCAL 18 MEMBERS PLANNING RETIREMENT WITHIN NEXT FIVE YEARS  
DINNER WILL BE SERVED/LIMITED SEATING/RESERVATIONS REQUIRED

DATE: SEPTEMBER 20, 2011

TIME: 5:00 PM

PLACE: LOCAL 18 HALL

SPEAKER: JAY OPPENHEIM

VICE PRESIDENT, MERRILL LYNCH

FINANCIAL ADVISOR TO LOCAL 18

FOR RESERVATIONS CONTACT: LOCAL 18, (213) 387-8274 EXT. 0