



# INFORMATION ANNOUNCEMENT

Andrew M. Cuomo  
Governor

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## NYS-Balance

### June Topic: What Is the Plan? Setting Retirement Goals at Any Age

#### NYS-Balance Overview

NYS-Balance is a negotiated benefit that provides confidential resource and referral services designed to save employees time and help with balancing work and life. Employees and their families can call the toll free number 24/7 or e-mail a consultant for help with: reducing stress, living within a budget, finding a home repair person, locating child care or a summer camp, getting healthier, coping with elder care, parenting strategies, and more. The NYS-Balance website also provides employees with an abundance of useful resources, articles, online courses, and interactive tools

Each month, NYS-Balance features a new topic on the website. A corresponding webinar, multiple online resources, and free educational materials can be accessed anytime by calling the toll-free number, 866-320-4760 (TTY/TTD 866-228-2809), or by logging on to the website at [www.nysbalance.ny.gov](http://www.nysbalance.ny.gov). The username is **nys** and the password is **balance**.

#### June Topic: What is the Plan? Setting Retirement Goals at Any Age

- ***It's Not Just About the Money:*** Retirement is not just about your pension or 401(k); it is an entirely new chapter of your life. Your retirement plan may include a new living environment, a chance to explore interests, or even a new career. Investigate these topics and more to better prepare you for your retirement years. A webinar is scheduled for **Thursday, June 20, 2013 from 12:00 p.m. – 1:00 p.m.** To register, log on to [www.nysbalance.ny.gov](http://www.nysbalance.ny.gov). You will find the webinar description and where to register in the center of the homepage. You must register in advance. If the time of the live webinar does not coincide with your approved lunch or scheduled break time, you can access the archived webinar from home or during another lunch or scheduled break time approved by your supervisor.
- ***How Much Can I Spend Each Month in Retirement:*** Use a retirement calculator to determine how much you will be able to regularly withdraw from your savings account before you run out. To find more retirement calculators, type retirement into the search box in the upper right hand corner of the NYS-Balance homepage and scroll down to *calculators*.
- ***Choose to Save:*** The Choose to Save website [www.choosetosave.org](http://www.choosetosave.org) is provided by the American Savings Education Council and the Employee Benefit Research Institute. Their mission is to make saving and retirement planning a priority for all Americans. Explore this website for links to calculators of all kinds: automobile, bond, budget, college, credit cards, home, insurance, retirement, Roth IRAs, etc. To learn about other resources, type *retirement* into the search box in the upper right hand corner of the NYS-Balance homepage and scroll down to *resources*.
- ***Retirement Planning Checklist:*** Getting your finances ready for retirement should be a fun exercise. After all, you are planning to have a relaxing time full of exciting activities. However, the enormity of it and the changing variables can

make it seem anything but enjoyable. This checklist is designed to help you focus on the positive aspects of planning for your retirement. To locate the checklist, type *retirement* into the search box in the upper right hand corner of the NYS-Balance homepage and scroll down to *articles*.

### **Questions**

If you have any questions regarding this announcement, please contact the BSC Benefits Administration Unit at (518) 457-4272 or [BSC@ogs.ny.gov](mailto:BSC@ogs.ny.gov).

*For more information visit the BSC website or contact the BSC today!*

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