

1. **ARE YOU**

---

2. **READY,**

---

3. **BETTY?**

---

You've worked hard and been saving for a while now. Does that mean you are ready for retirement? Not necessarily. That's why OPERS is offering the Retirement Income Management course. You'll learn plenty of useful information on the steps you can take to maximize your retirement savings and ensure your nest egg lasts as long as you do.

**GET STARTED TODAY.**  
Take the **Retirement Income Management** course, a free retirement planning seminar provided for you by OPERS.

[www.opers.ok.gov](http://www.opers.ok.gov) 800.733.9008

**ONLY YOU CAN PROTECT YOUR FUTURE.**



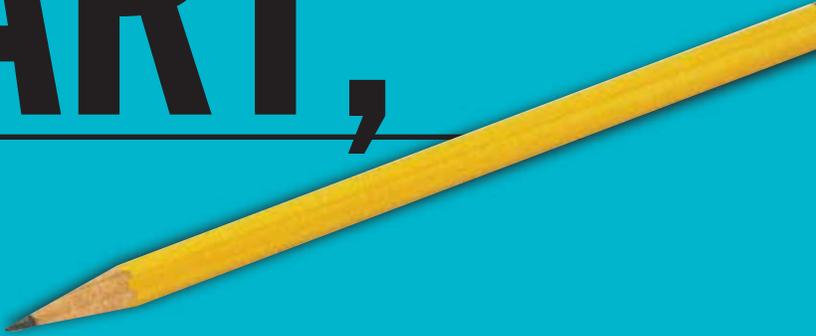
1. **RETIRE**

---

2. **SMART,**

---

3. **ART.**



Have you been a diligent saver? A truly smart investor knows how to manage their nest egg. To help you on the journey, OPERS is offering the Retirement Income Management course. You'll learn about the simple steps you can take to maximize your retirement dollars – an intelligent way to create the future you deserve.

GET STARTED TODAY.  
Take the **Retirement Income Management** course, a free retirement planning seminar provided for you by OPERS.

[www.opers.ok.gov](http://www.opers.ok.gov) 800.733.9008

ONLY YOU CAN PROTECT YOUR FUTURE.



1. **GET A**

2. **PLAN,**

3. **STAN.**



You've worked hard and built up a nice nest egg. Now's the time to make the most of it with the Retirement Income Management course offered by OPERS. You'll learn the steps you can take to maximize your retirement savings. Whether retirement means a second career or a Caribbean vacation, you can be ready with a plan for what comes next.

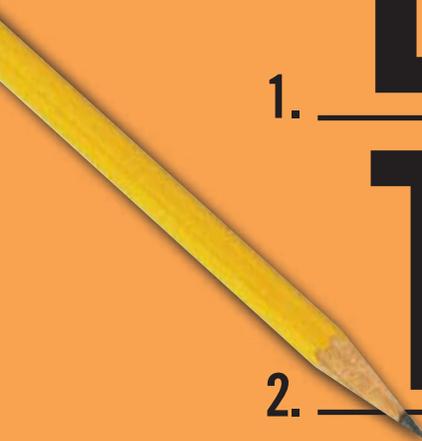
GET STARTED TODAY.

Take the **Retirement Income Management** course, a free retirement planning seminar provided for you by OPERS.

[www.opers.ok.gov](http://www.opers.ok.gov) 800.733.9008

ONLY YOU CAN PROTECT YOUR FUTURE.





1. **LEARN**

2. **TO SAVE,**

3. **DAVE.**

Spending comes easy. Saving? Not so much. That is, until you learn the tricks of the trade. OPERS is offering the Controlling Your Financial Future course so you can learn simple steps to save more and make your money work as hard as you do. There's no better way to achieve your financial goals at every stage of your life.

GET STARTED TODAY.

Take the **Controlling Your Financial Future** course, a free financial planning seminar provided for you by OPERS.

[www.opers.ok.gov](http://www.opers.ok.gov) 800.733.9008

**ONLY YOU CAN PROTECT YOUR FUTURE.**



1. WATCH YOUR  
2. CASH FLOW,  
3. JOE.



Ever wonder where your paycheck goes each month? You're not alone. OPERS is offering the Controlling Your Financial Future course to help you take real control of your money. You'll learn how your spending habits affect your future and how you can keep more of your money for the important things in life.

GET STARTED TODAY.

Take the **Controlling Your Financial Future** course, a free financial planning seminar provided for you by OPERS.

[www.opers.ok.gov](http://www.opers.ok.gov) 800.733.9008

ONLY YOU CAN PROTECT YOUR FUTURE.



O K L A H O M A  
Public Employees Retirement System

1. **GET**

---

2. **DEBT-FREE,**

---

3. **MARIE.**



Every day is full of difficult choices. Make the choice today to turn your debt around and take the Controlling Your Financial Future course offered by OPERS. You'll learn ways to make your money work harder for you and be ready for anything life throws your way.

GET STARTED TODAY.  
Take the **Controlling Your Financial Future** course, a free financial planning seminar provided for you by OPERS.

[www.opers.ok.gov](http://www.opers.ok.gov) 800.733.9008

ONLY YOU CAN PROTECT YOUR FUTURE.



OKLAHOMA  
Public Employees Retirement System