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## CETERA INVESTMENT SERVICES NEWS RELEASE

**For Immediate Release (April 19, 2018):**

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### **CETERA INVESTMENT SERVICES, LOCATED AT ULSTER SAVINGS BANK, TO OFFER IRA WORKSHOPS FOR BABY BOOMERS**

(New Paltz, NY) The public is invited to attend a **FREE** educational workshop titled **“Savvy IRA Planning for Baby Boomers”** on **Thursday, May 17, 2018 at 6:30pm at Ulster Savings Bank’s 226 Main Street, New Paltz branch.**

Years ago, many retirees were able to live comfortably off of their pensions, Social Security benefits and whatever other savings they accumulated during their careers. Today, however, companies have largely shifted from pensions to 401(k) and similar plans. The responsibility of planning for retirement has fallen onto the shoulders of the retiree, and with that responsibility comes the need to understand all available investment options and strategies, including Individual Retirement Accounts (IRAs).

This informative seminar covers the basics of IRAs and reveals strategies to help attendees save taxes and get more out of their IRAs. To help Baby Boomers better understand IRAs, this 60-90-minute workshop will cover a number of common questions, including:

- Can I still contribute to a retirement account, and if so, how much?
- What type of retirement account is right for me?
- When do I need to take withdrawals, and how much do I have to take?
- How are my IRA withdrawals taxed?
- How does my IRA fit into my overall plan?
- What happens to my IRA when I die?
- How can I minimize taxes?

Reservations are required for this workshop and may be done online at [www.ulstersavings.com/workshops](http://www.ulstersavings.com/workshops). *(Please use Workshop Promo Code **UFG1051718** when you register for this event.)* If you would like to register by phone, or have further questions about the workshop, please contact Mary McCrindle at (845) 338-6322, ext. 3315 or [mary.mccrindle@ceterais.com](mailto:mary.mccrindle@ceterais.com).

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The seminar that will be presented is not written or intended as tax advice, and it may not be relied on for the purpose of determining your social security benefits or eligibility, or avoiding any federal tax penalties. You are encouraged to seek advice from your own tax counsel.

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*Headquartered in Kingston, New York, Ulster Savings Bank is a mutual Savings Bank with assets of \$841 million. Ulster Savings Bank has 14 branches located in Kingston, Gardiner, Lake Katrine, New Paltz, Newburgh, Phoenicia, Poughkeepsie, Red Hook, Saugerties, Stone Ridge, Wappingers Falls and Woodstock. Additional mortgage lending offices are located in Orange, Dutchess and Westchester counties.*