

# 2026 RETIREMENT PLANNING SEMINAR

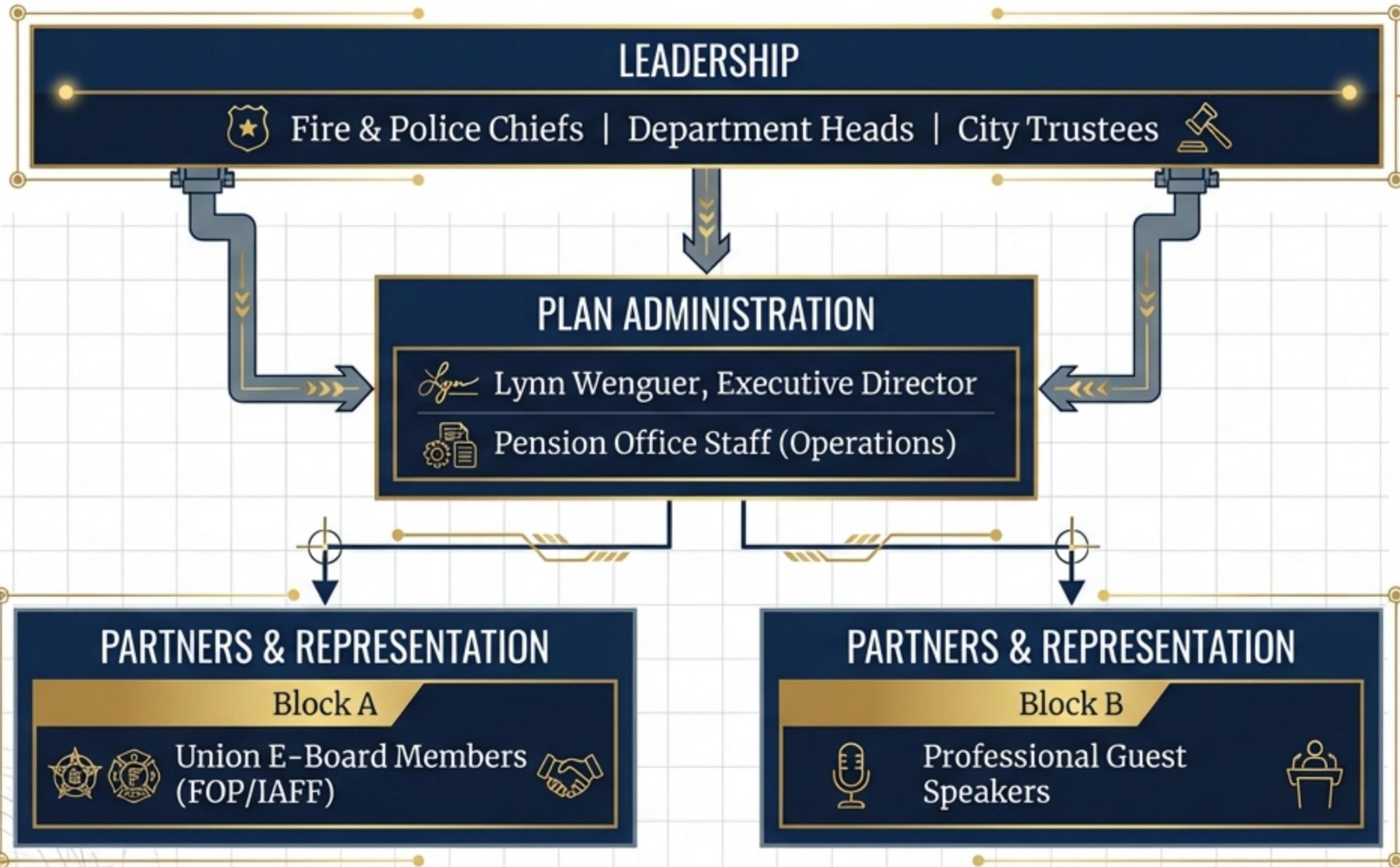


FORT LAUDERDALE **POLICE** AND  
**FIREFIGHTERS'** RETIREMENT SYSTEM

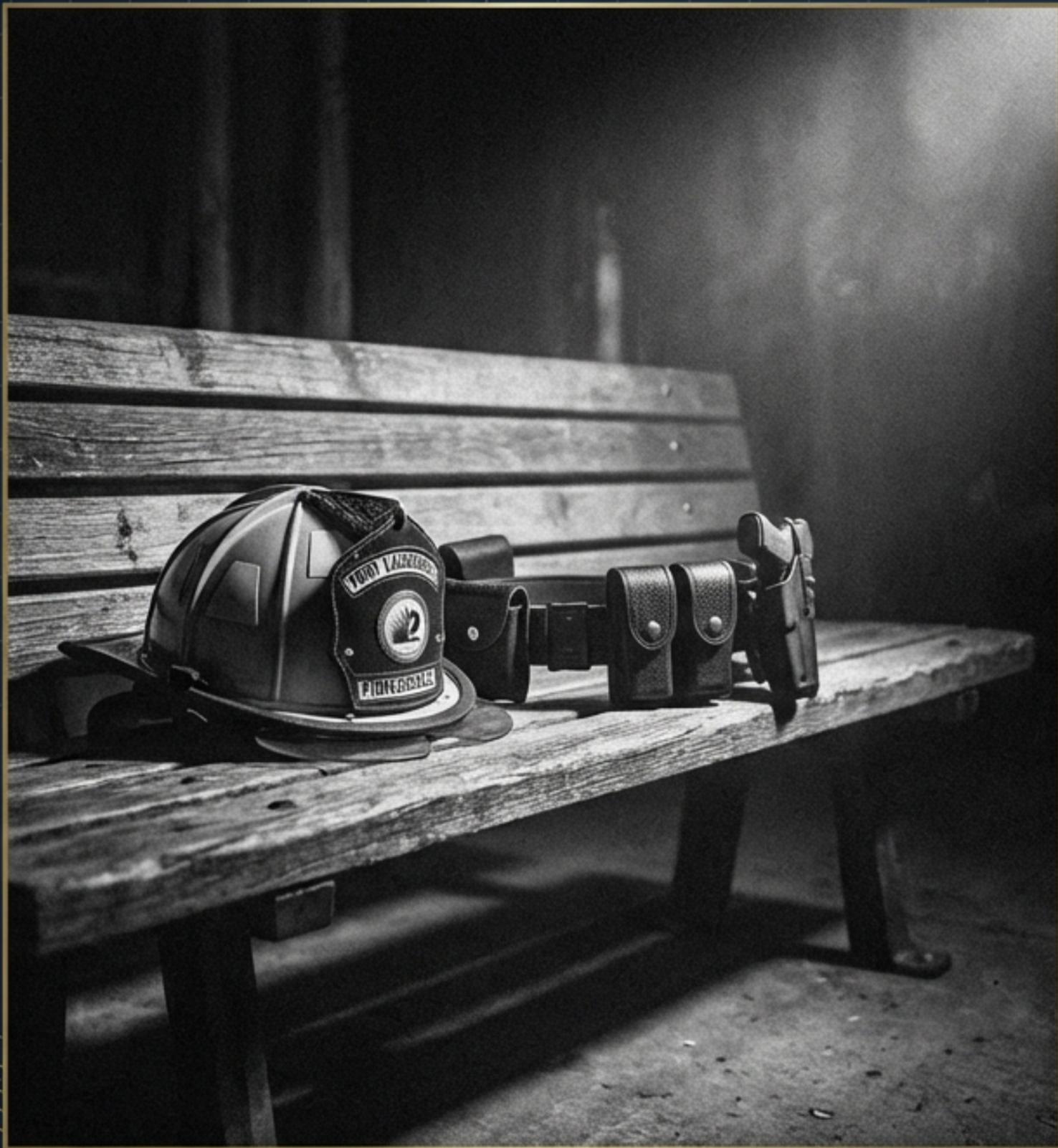
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Opening Remarks by Kenneth Rudominer, Board Chairman  
February 13, 2026 | 101 NE 3rd Avenue

# THE CHAIN OF COMMAND SUPPORTING YOUR FUTURE



A collaborative effort from the highest levels of the organization to secure member benefits.



# ACKNOWLEDGING THE SACRIFICE

Thank you for your many years of dedicated service to Fort Lauderdale. You have cared for the city; now it is time to care for yourself.

*You have earned a secure and well-deserved retirement. Your proactive interest today creates the security you need for tomorrow.*

# OPERATIONAL TIMELINE: WHERE DO YOU STAND?



## Strategic Insight

Whether you are mid-career or approaching your exit date, the planning year is 2026. Strategic adjustments made now define the quality of the next phase.

# THE HOLISTIC FRAMEWORK: THREE PILLARS OF RETIREMENT

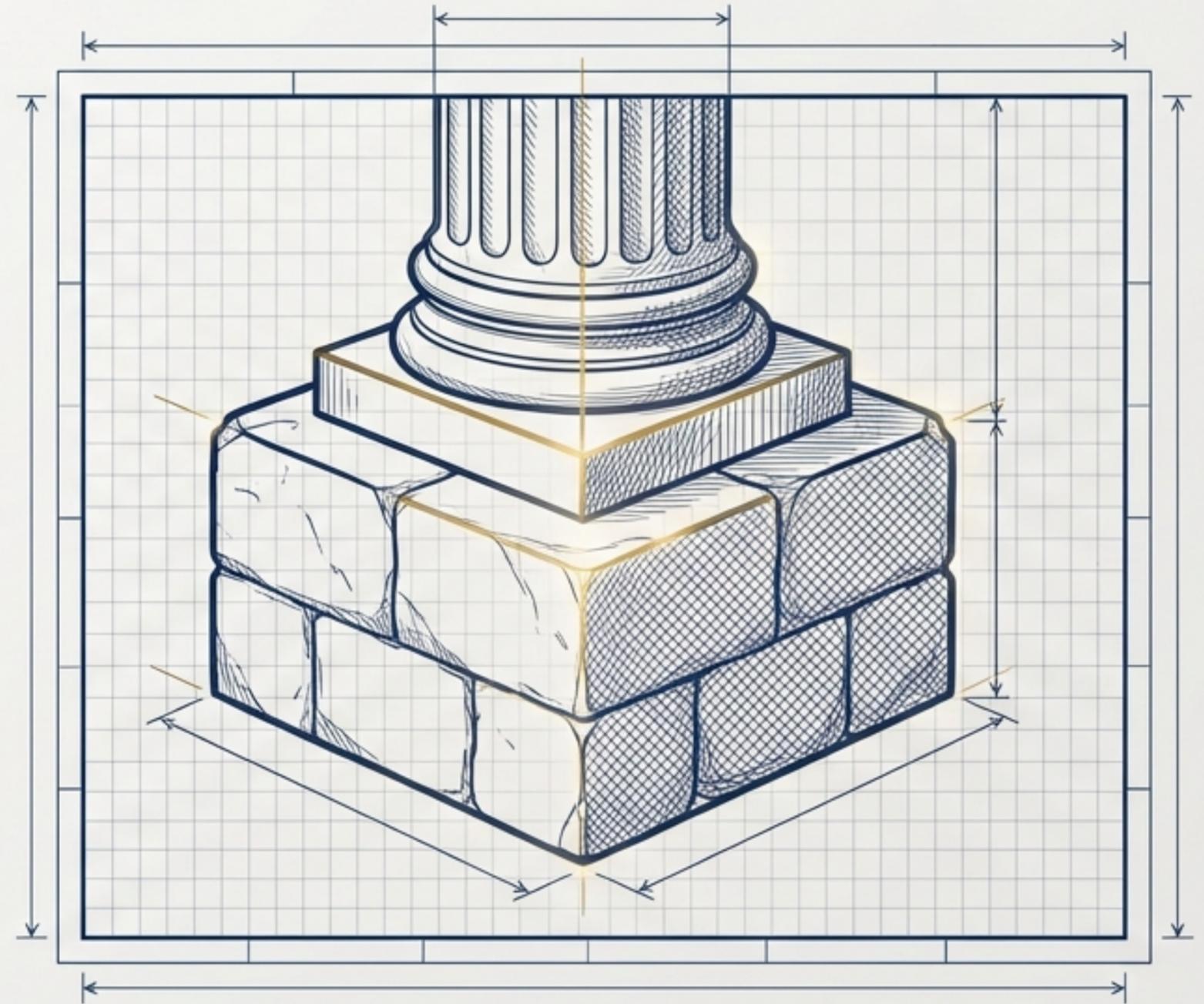


# PILLAR I: FINANCIAL STABILITY

## THE FOUNDATION IS SECURE

Relax. As members of one of the finest **Pension Plans** in the country, you are positioned better than most Americans.

The City and the Plan provide the bedrock. Your role is to build the structure upon it.



# THE FINANCIAL REALITY CHECK



**“If you cannot afford your lifestyle now, you will not be able to maintain it on a reduced retirement income.”**

- 1. WHICH OPTION SHOULD I TAKE?**
- 2. WHAT SHOULD I DO WITH MY MONEY?**

**The Answer: There is no automatic answer.  
You must do the homework.**



# SELECTING YOUR FINANCIAL ADVOCATE



**It is never too late to seek help, but ensure that help is qualified. Don't trust blindly.**

# PILLAR II: THE WEALTH OF HEALTH



**Physical health  
is the ‘Big  
“Big Unknown”  
that can ruin  
even the best  
financial plan.**



**Aside from  
lifestyle choices,  
the only way to  
manage health  
risk is through  
INSURANCE.**



**Acknowledging the Unions for their critical work on health plans and VEBAs.**



# UNDERWRITING THE PHYSICAL RISK



Integrating City Retiree Benefits with Medicare is **critical to protecting your nest egg**. This is where the Financial and Physical pillars interweave.

# PILLAR III: THE EMOTIONAL TRANSITION



## THE HARDEST LEG TO MANAGE.



- This is often the most neglected pillar for public safety professionals.  
**Strategic Imperative:** You must retire TO something, not just FROM a job. Have a plan for your purpose, your time, and your identity when the uniform comes off.



# DIRECTIVE: BE YOUR OWN ADVOCATE



**“The City and **the Plan** provide the foundation, but your involvement is the key to building the house.”**

- ➔ Read the Summary Plan Description (SPD).
- ➔ Consult your Union E-Board.
- ➔ Speak with Lynn Wenguer and the Pension staff.
- ➔ Ask questions.



# **SAFE HARBOR & DISCLAIMER.**



The information provided in this deck and the accompanying seminar is for educational purposes only. Statements made by speakers or the Board do not constitute professional financial or legal advice. Please consult your Summary Plan Description (SPD) and qualified legal professionals for binding interpretations.



# MISSION FOCUS

Next Step: “10 Steps for a Successful Retirement” session (12:50 PM)

You have a solid foundation. Relax, plan, and execute. Good luck.

FORT LAUDERDALE POLICE AND FIREFIGHTERS' RETIREMENT SYSTEM | 2026