PRE-RETIREMENT PLANNING PROGRAM

Are you preparing for your retirement? Will you have enough income to live the lifestyle you desire? Do you know what happens when you are eligible for Medicare? Social Security? These workshops are targeted to those retiring in the next five years, although everyone is welcome. You are encouraged to attend all workshops; however, space is limited so please enroll at http://events-manager.ucsc.edu. All workshops are held in Engineering 2, 4th Floor, Room 499.

University of California Retirement Plan
February 8, 2012, 3:00 - 4:30 pm
This workshop provides a detailed examination of the UC Retirement Plan including tools to calculate your retirement income, the retirement process, decisions you should be prepared to make and documents required at retirement. Presenter: Marianne McIvor, Benefits Representative, UCSC Benefits Office

Social Security
February 15, 2012, 2:00 - 3:30 pm
This workshop describes how eligibility for Social Security income is established, how income is calculated, when Social Security income can begin and the reduction if taken prior to your full retirement age. Presenter: David Landin, Social Security Representative, Santa Cruz Social Security Office

A minimum enrollment of 25 attendees is required for the Social Security workshop. The workshop is subject to cancellation if minimum requirement is not reached by Friday Feb. 10th. Enrollees will be notified if the workshop is cancelled.

UC Insurance Plans and Medicare
February 22, 2012, 3:00 - 4:30 pm
This workshop covers insurance options for retirees and who is eligible for coverage, describes the components of Medicare and how they work, and most importantly, how the UC medical plans coordinate with Medicare. Presenter: Frank Trueba, Health Care Facilitator, UCSC Benefits Office

Preparing Your Savings for Retirement
February 29, 2012, 3:00 - 4:30 pm
This class will help you identify and understand your sources of income, including Social Security. During the class, you'll learn about the effect of future health care costs in retirement. At the end of the class, you'll be better equipped to evaluate your retirement income and expenses, and develop strategies to fill the gap. Presenter: Nancy Pargot, Sr. Retirement Counselor, Fidelity Retirement Services

Joining the Ranks of the Emeriti: The Nuts and Bolts of Academic Retirement
March 7, 2012, 3:30 - 5:00 pm
This session provides practical information for Senate Faculty considering retirement, including recall appointments, the importance of retirement dates, and pre-retirement negotiations. This session includes an interactive panel discussion by UCSC Emeriti. The panelists will provide specific information to assist in retirement planning, including sharing key retirement experiences influenced by pre-planning, and provide tips on how to remain connected with UCSC and with your profession after retirement. Presenter: Pamela Peterson, Assistant Vice Chancellor for Academic Personnel

Transitioning to Retirement
March 14, 2012, 3:00 - 4:30 pm
This workshop is designed for staff and non-Senate academics. A panel of retirees will focus on making the most of your retirement, what opportunities await you, available volunteer and travel programs, campus privileges, UCOP and UCSC support services, and potential hurdles to finding personal fulfillment in retirement or an encore career. Bring your questions and concerns for a general discussion after the panel presentation. Presenters: Jenny Anderson, Dave Dodson, Lee Duffus, and Mary Wells, UCSC Retirees Association

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RETIREMENT AND SAVINGS PROGRAM WORKSHOPS

The following presentations are free, but please enroll online at: http://getguidance.fidelity.com/universityofcalifornia or by calling 1-800-642-7131. All workshops will be presented by Nancy Pargot, Sr. Retirement Counselor, Fidelity Retirement Services.
This class will help you understand the importance of asset gap, retirement income and expenses, and develop strategies to fill the end of the class, you’ll be better equipped to evaluate your income, including Social Security. During the class, you’ll learn to use the available retirement planning tools and resources.

**Getting on the Right Path with Your UC Savings Plan**
- **Thursday, February 23, 2012, Noon – 1:00 pm**
  1201 Shaffer Rd., SHR Conference Room 171
- **Thursday, March 15, 2012, Noon – 1:00 pm**
  Kerr Hall Mac Lab Room 159
This class is designed to help you make the most of your UC Retirement Savings Program: the 403(b), 457(b) and DC plans. You will learn the benefits of joining your retirement savings plan, why it’s important to save for retirement, and how to get started. After you complete the class, you should be able to determine your workplace savings needs, enroll in the 403(b) and 457(b) plans, and make your initial investment elections.

**Building a Portfolio for Any Weather**
- **Monday, January 30, 2012, 1:15 - 2:15 pm**
  Kerr Hall Mac Lab Room 159
- **Tuesday, March 6, 2012, 1:15 - 2:15 pm**
  1201 Shaffer Rd., SHR Conference Room 171
This class explains the role of asset allocation and diversification when you are choosing investments for your UC Retirement Savings Program accounts. After the class, you should be able to recognize the characteristics of the three asset classes, identify an appropriate target asset mix based on your situation, and understand how and when to adjust your mix.

**Your UC Retirement System**
- **Monday, January 30, 2012, Noon – 1:00 pm**
  Kerr Hall, Mac Lab Room 159
- **Tuesday, March 6, 2012, Noon – 1:00 pm**
  1201 Shaffer Rd., SHR Conference Room 171
This class will introduce you to your UC Retirement System—the UC Retirement Plan (UCRP) and the UC Retirement Savings Program (your UC 403(b), 457(b) and DC Plans). After the class, you’ll have a better understanding of how the programs work together to help you build a more secure financial future.

**Preparing Your Savings for Retirement**
- **Thursday, February 23, 2012, 1:15 – 2:15 pm**
  1201 Shaffer Rd., SHR Conference Room 171
This class will help you identify and understand your sources of income, including Social Security. During the class, you’ll learn about the effect of future health care costs in retirement. At the end of the class, you’ll be better equipped to evaluate your retirement income and expenses, and develop strategies to fill the gap.

**Shifting From Saving to Spending**
- **Thursday, March 15, 2012, 1:15 – 2:15 pm**
  Kerr Hall, Mac Lab Room 159
This class will help you understand the importance of asset allocation in retirement and identify the elements you need to build your investment strategy. You’ll also learn about portfolio withdrawal rates and strategies for turning your retirement assets into income.

**Remaining Confident in a Challenging Market**
- **Thursday February 23, 2012, 2:30 - 3:30 pm**
  1201 Shaffer Rd., SHR Conference Room 171
This class will help you understand how market conditions affect investment performance and how to put market events in perspective.

**Establishing and Maintaining Your Estate Plan**
- **Monday, February 27, 2012, 1:15 – 2:15 pm**
  Kerr Hall, Mac Lab Room 159
This class will help you understand key tools for estate planning. You’ll learn the importance of preparing an estate plan and be able to recognize the benefits of planning and the dangers of waiting. You’ll also learn about tools and resources that can help you take the next step.

**Your College Savings Options**
- **Monday February 27, 2012, Noon – 1:00 pm**
  Kerr Hall, Mac Lab Room 159
This class teaches you about the important steps to take when beginning to save for a child’s college education. You’ll get an overview of several of the financial vehicles available for college savings, learn general planning guidelines to prepare for future college financing needs, and see tools and resources that can help you.

**Preserving Your Savings for Future Generations**
- **Thursday March 15, 2012, 2:30 – 3:30 pm**
  Kerr Hall Mac Lab Room 159
This class will help you understand key tools for estate planning. You’ll also learn about strategies for gifting and insurance replacement, see what you need to consider when you’re designating your beneficiaries, and get tools and resources that can help you take the next step.

**Women and Investing**
- **Monday, February 27, 2012, 2:30 – 3:30 pm**
  Kerr Hall Mac Lab Room 159
For many women, planning for retirement brings special challenges. Why? Because women tend to live longer, save less, and not be as engaged as men when it comes to retirement and financial planning. But women who take an active role in their finances can overcome the odds. This class is designed to give you the jump start you need to save and invest with confidence.

**Creating Your Personalized Retirement Roadmap**
- **Tuesday, March 6, 2012, 2:30 - 3:30 pm**
  1201 Shaffer Rd., SHR Conference Room 171
This class will introduce you to the www.ucfocusonyourfuture.com website and the Personalized Retirement Roadmap tool. After the class, you'll understand how to use the tool to create your personal retirement strategy and a personalized action plan that can help you move your strategy forward.

**Fidelity Help Desk**
Fidelity Senior Retirement Counselor Nancy Pargot also will be available on a drop-in basis. No appointment is necessary.
- **SHR Conference Room 171, 1201 Shaffer Rd., 11 am - Noon**
- **Thursday February 23, 2012**
- **Tuesday, March 6**
  Kerr Hall, Mac Lab Room 159, 11 am - Noon
- **Monday, January 30**
- **Monday, February 27**
- **Thursday, March 15**