

**From:** Gil Sebastian gasebastian@ucdavis.edu  
**Subject:** From UC Davis Benefits: Retirement Savings Program Workshops - 1st Quarter, 2014  
**Date:** January 6, 2014 at 3:43 PM  
**To:** HRBENEFITS-SVNGS@ucdavis.edu

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The UC Davis Benefits Office, in partnership with the Retirement Administration Service Center at the Office of the President, is pleased to sponsor the following workshops in support of the Retirement Readiness Program.

The workshops are presented by our representative from Fidelity Retirement Services, Ron Appling, and reservations are recommended. The Fidelity reservation line is available Monday through Friday, 5:00 a.m. to 9:00 p.m. Pacific Time at **1-800-642-7131** or go online to [www.ucfocusonyourfuture.com](http://www.ucfocusonyourfuture.com)

Several of the workshops are designed to be taken in order:

1. Your UC Retirement System
2. Building a Portfolio for Any Weather
3. Accessing Your Account Online
4. Preparing Your Savings for Retirement

The remaining are stand-alone workshops.

All sessions run approximately one hour. You can also contact Ron Appling at [ronald.appling@fmr.com](mailto:ronald.appling@fmr.com) if you would like to schedule a department meeting for your group. You must have at least 5 or more participants and he will present at your department at a time convenient for your group.

### **Your UC Retirement System**

This class will introduce you to the UC Retirement System—the UC Retirement Plan (UCRP) and the UC Retirement Savings Program (403(b) and 457(b) 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.

Wednesday	January 8	8:30	a.m.	Memorial Union, Garrison Room, 2nd Floor, Outside Entrance
Tuesday	January 14	9:00	a.m.	Memorial Union, Garrison Room, 2nd Floor, Outside Entrance
Wednesday	January 22	8:30	a.m.	Memorial Union, Garrison Room, 2nd Floor, Outside Entrance
Tuesday	February 4	10:00	a.m.	Memorial Union, Garrison Room, 2nd Floor, Outside Entrance
Thursday	February 13	10:00	a.m.	Memorial Union, Garrison Room, 2nd Floor, Outside Entrance
Wednesday	February 19	8:30	a.m.	Memorial Union, Garrison Room, 2nd Floor, Outside Entrance
Tuesday	February 25	11:00	a.m.	Memorial Union, Garrison Room, 2nd Floor, Outside Entrance
Wednesday	March 12	10:00	a.m.	Memorial Union, Garrison Room, 2nd Floor, Outside Entrance
Tuesday	March 25	10:00	a.m.	Memorial Union, Garrison Room, 2nd Floor, Outside Entrance

Wednesday	March 26	12:00	p.m.	Memorial Union, Garrison Room, 2nd Floor, Outside Entrance
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**Building a Portfolio for Any Weather**

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.

Tuesday	January 14	10:00	a.m.	Memorial Union, Garrison Room, 2nd Floor, Outside Entrance
Tuesday	January 21	12:00	p.m.	Memorial Union, Garrison Room, 2nd Floor, Outside Entrance
Thursday	January 23	12:00	pm.	Memorial Union, Garrison Room, 2nd Floor, Outside Entrance
Tuesday	February 4	11:00	a.m.	Memorial Union, Garrison Room, 2nd Floor, Outside Entrance
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**Accessing Your Account Online**

This class offers a quick overview of the tools available on the Fidelity NetBenefits® web site to help you manage your UC Retirement Savings Program investments. When the class is complete, you should be able to log in and make account transactions, as well as use the available retirement planning tools and resources.

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Monday	February 10	10:00	a.m.	Memorial Union, Garrison Room, 2nd Floor, Outside Entrance
Thursday	February 20	10:00	a.m.	Memorial Union, Garrison Room, 2nd Floor, Outside Entrance
Tuesday	February 25	1:00	p.m.	Memorial Union, Garrison Room, 2nd Floor, Outside Entrance
Thursday	February	11:00	a.m.	Memorial Union, Garrison Room, 2nd Floor, Outside Entrance
Tuesday	March 18	9:00	a.m.	Memorial Union, Garrison Room, 2nd Floor, Outside Entrance
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**Preparing Your Savings for Retirement**

This class will help you identify and understand your sources of income, including

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### **Getting on the Right Path with Your UC Savings Plans**

This class is designed to help you make the most of your UC Retirement Savings Program: the 403(b) and 457(b) 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.

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Thursday	February 20	9:00	a.m.	Memorial Union, Garrison Room, 2nd Floor, Outside Entrance
Thursday	February 27	9:00	a.m.	Memorial Union, Garrison Room, 2nd Floor, Outside Entrance
Wednesday	March 5	8:30	a.m.	Memorial Union, Garrison Room, 2nd Floor, Outside Entrance
Tuesday	March 18	12:00	p.m.	Memorial Union, Garrison Room, 2nd Floor, Outside Entrance

### **Understanding the Power of Debt**

In this class, you will learn about types of debt, good and bad. You'll get tips for boosting your credit rating and ways to whittle down your debt. After the class, you will be better equipped to improve your financial situation.

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### **Creating Your Personal Retirement Roadmap**

This class teaches you how to build a financial roadmap that can help you navigate all your savings needs. You'll learn how to plan for retirement while establishing non-retirement goals and savings options. You'll also review ways to protect your assets.

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### **Your College Savings Options**

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.

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### **Shifting from Savings to Spending**

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.

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