Retirement Planning Workshops

Making it Easier for Employees to Understand Their Options

ING workshops explain the retirement savings plans and present strategies to help employees prepare for their financial future.

Overview of Voluntary Retirement Savings

This workshop gives employees an overview of the supplementary retirement savings plans. Workshop attendees will learn which plans are available to them and how they might suit their individual needs. Topics covered include:

- Plan choices – 457 Plan or 403(b) (including Roth)
- How these plans can complement ARP or SERS
- Resources for starting, getting help or making changes to your retirement account

Audience: Employees new to state service. Current employees who want a better understanding of the supplementary savings plans.

Investing for Retirement 101: The importance of getting started today

This workshop will help employees see the importance of starting early and staying the course when it comes to saving for retirement. This workshop addresses the following questions:

- When do you start saving for retirement?
- How much should you save?
- How do you develop a long-term investment strategy?

Audience: Employees who want to understand basic investment concepts and to develop a strategy for meeting their retirement savings objectives.

Asset Allocation: Strategies for a Well-balanced Investor

This workshop explains the investment options in the Defined Contribution Plans and strategies that will help employees manage their retirement accounts. Questions addressed will be:

- What are the plans' investment options?
- Which investment strategies are appropriate for me?
- What are reasonable expectations for investors?

Audience: New employees and current participants who want a better understanding of the investment options. Investing 101 is not a pre-requisite for this workshop.

Staying the course: Reacting to the current financial climate

This workshop will help employees put into perspective the recent market volatility's impact on their retirement objectives. This workshop addresses the following topics:

- Staying focused and not losing sight of long-term objectives
- The potential benefits of long-term strategies such as dollar cost averaging *(While dollar cost averaging may be a helpful investment strategy, it does not ensure a profit nor guarantee against loss. Investors should consider their financial ability to continue investing in up as well as down markets.)*
- Identifying and avoiding the top retirement bloopers

Audience: Employees who are reassessing their involvement in investments that are subject to market volatility.

Navigating Retirement Income Roadblocks

This workshop takes an in-depth look at pre-retirement planning. It explores the transition from working to living on your savings during retirement. It will cover:

- Dealing with inflation, market volatility and longevity risks
- Developing a retirement income plan
- Withdrawal options for retirement accounts
- Strategies to help you save for retirement

Audience: Employees who are approaching retirement and interested in developing a focused strategy for living on the savings in their Defined Contribution Plans.

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Retirement Planning for Women: What You Can Do Today to Better Prepare for Tomorrow

This workshop is specifically designed to address the issues that women face when it comes to saving for retirement income needs. It will cover the following topics:

- Investment challenges unique to women
- Taking control of your financial future
- Maximizing retirement savings
- Long-term investment strategies

Audience: Women at all stages of their careers and retirement planning.

Budgeting: Managing income and outflow

This workshop discusses the importance of taking control of household spending in order to implement long-term savings strategies. Topics covered include:

- The importance of knowing where your money goes each month
- Making conscious decisions about where to spend your money
- Identifying discretionary income that can be used to save for future goals

Audience: Employees who are looking for help in identifying dollars that can be directed toward long-term savings objectives.

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