

DESCRIPTION OF UC CLASSES

UC OFFERS COMPREHENSIVE BENEFITS. DO YOU KNOW HOW THEY WORK?

YOUR UC RETIREMENT SYSTEM

Overview of retirement benefits offered by UC. Covers primary benefits (pension/Choice) that provide a foundation for retirement income and voluntary benefits that offer additional savings opportunities (403(b), 457(b) and DC plans).

Who should attend: Employees who want to learn about the benefits offered through the primary and voluntary retirement programs and how they work together to help prepare for a financially secure retirement.

THE UC RETIREMENT CHOICE PROGRAM

Details on how the recently introduced Retirement Choice program works, explanation of the Pension and Savings Choice options, factors to consider when selecting an option, resources available to learn more and instructions on how to enroll.

Who should attend: Employees who are eligible for the Retirement Choice program and wish to learn more in an interactive class setting and ask questions before making an election.

GETTING ON THE RIGHT PATH WITH YOUR UC SAVINGS PLAN

Details on how UC's voluntary retirement benefits program helps supplement other sources of retirement income. Learn about the features of different plan options, importance of pre-tax saving and compounding of investment returns, and how to enroll.

Who should attend: Employees who are not contributing to the voluntary Retirement Savings plans or may not be taking full advantage of the program by not deferring the maximum amount or investly appropriately.

WHETHER YOUR SAVINGS GOALS ARE BIG OR SMALL, YOU'LL NEED A GOOD PLAN TO GET THERE

DESIGNING YOUR FINANCIAL ROADMAP

Guide to developing a long term financial plan, applying strategies and tips on balancing saving for retirement with other savings goals, including home purchase and college savings.

Who should attend: Those who need help planning for multiple savings goals.

WOMEN AND INVESTING SERIES SESSION 1: GET ORGANIZED

Guide to building healthy financial habits for women, including how to create a budget, build a debt/savings strategy and plan for other goals.

Who should attend: Women who prefer to learn in a class designed specifically for women, addressing common challenges and creating an environment that builds confidence.

CREATE A BUDGET, DITCH YOUR DEBT, AND START BUILDING FOR THE FUTURE

Manageable strategies and tools that can help get a handle on spending and borrowing. Will cover how to develop a smart budget and ways to manage debt.

Who should attend: Anyone who wants to build healthy spending and saving habits to improve their current financial situation.

COLLEGE SAVINGS OPTIONS

Insight into the rising cost of college, financial aid resources and how to start saving now (including college savings plans).

Who should attend: Parents/guardians facing future college education expenses, who want to learn about how much will be needed and strategies to start saving now.

PRESERVING YOUR SAVINGS FOR FUTURE GENERATIONS

How an estate plan can help preserve accumulated assets and control the distribution of an estate. Components covered include wills vs. probate, power of attorney, healthcare proxies, and the importance of gifting and insurance replacement strategies.

Who should attend: Anyone interested in learning how to reduce estate taxes, protect family privacy, have more control over where money ends up after death, and ensure that heirs' immediate and future needs are taken care of.

BUILDING AN INVESTMENT PORTFOLIO USING YOUR INVESTING STYLE

BUILDING A PORTFOLIO FOR ANY WEATHER

Basic principles of investing, funds available through the Retirement Savings Plans, how to build an appropriate investment portfolio based on risk tolerance, investing horizon and involvement level.

Who should attend: Participants who want to learn key investment concepts and strategies for developing an investment portfolio, based on personal preferences and situations.

WOMEN AND INVESTING SERIES SESSION 2: BUILD AND OWN YOUR PLAN

Introduction to investing, including how to build a plan for investing your personal and retirement savings.

Who should attend: Women who prefer to learn in a class designed specifically for women, addressing common challenges and creating an environment that builds confidence.

QUARTERLY MARKET UPDATE (webinar only)

Financial market update for the most recent quarter, including U.S. Equity, International Equity, and Fixed Income markets, as well as macro- and micro-economic updates.

Who should attend: Advanced investors seeking an economic and financial markets summary for the most recent quarter.

THINKING ABOUT RETIREMENT? WHAT TO DO NOW

FUNDAMENTALS OF RETIREMENT INCOME PLANNING

How to determine when retirement is feasible based on projected savings and expected financial challenges in retirement. Estimate how long savings may last with a solid retirement income plan.

Who should attend: Those who are thinking about retirement and would like to learn how to develop a retirement income plan that tracks income and expenses through retirement.

WOMEN AND INVESTING SERIES SESSION 3: RETIREMENT INCOME PLANNING ON YOUR OWN

How to determine when retirement is feasible based on projected savings and expected financial challenges in retirement. Estimate how long savings may last with a solid retirement income plan. This class focuses uniquely on retiring without a partner.

Who should attend: Women who prefer to learn in a class designed specifically for women, addressing common challenges and creating an environment that builds confidence. This class focuses uniquely on retiring without a partner.

MAKING THE MOST OF SOCIAL SECURITY

How Social Security benefits are determined and different claiming strategies available to optimize benefits.

Who should attend: Those who have not claimed Social Security yet and would like to learn how Social Security benefits may vary based on different claiming strategies.