

## Focus on Your Future

### UC Retirement Readiness Education Program Schedule of Onsite Events

Please join Fidelity® Retirement Services to learn about investing for retirement and get a better understanding of the steps you can take to help ensure your retirement readiness. Attend the following hands-on workshop(s).

Please join Fidelity Retirement Services for the following workshops:

***These presentations are sponsored by the University of California. All hands-on workshops run approximately 60 minutes. All workshops will be held in the Human Resources Learning Center***

#### Enrolling in your UC Retirement Savings Program

- Learn about the benefits of your Retirement Savings Program
- Determine how much you may need in retirement
- Learn about the Investment Options available in the program
- Learn how to enroll in the plan
- If you are already enrolled, are you on track?

October 6<sup>th</sup> 2:30pm  
December 1<sup>st</sup> 2:30pm

#### Determining your Investment Strategy

- Understand asset allocation and diversification
- Recognize the characteristics of the three asset classes
- Identify your appropriate target asset mix based on your personal situation
- Learn how and when you may need to adjust your mix going forward

October 7<sup>th</sup> 10:00am  
November 4<sup>th</sup> 11:15am

#### Achieving a Sound Retirement

- Learn how to create a retirement income plan
- Identify retirement expenses including medical expenses
- Determine sources of retirement income and Retirement Savings Program distribution options
- Recognize the need for wills, trust, powers of attorney, and emergency funds

October 7<sup>th</sup> 11:15am  
December 1<sup>st</sup> 1:15pm

#### Accessing your Account Online

- Understand Fidelity Retirement Services' online account access system, available virtually 24 hours a day
- See how you can log on any time to access your account and manage your portfolio
- Learn how to use the system to help you get ready for retirement

November 3<sup>rd</sup> 2:30pm

#### Taking Charge of your Financial Fitness

- Understand the importance of saving
- Learn how to evaluate debt
- Outline strategies to take charge of your finances

October 6<sup>th</sup> 1:15pm  
November 4<sup>th</sup> 10:00am  
December 2<sup>nd</sup> 10:00am

### Quarterly Market Perspective

- Have a better understanding of current market trends
- Review the most recent quarter's market performance
- Discuss economic topics

November 3<sup>rd</sup>                    1:15pm  
December 2<sup>nd</sup>                    11:15am

To reserve a space in the workshop, call 1-800-642-7131, Monday through Friday, 5:00 a.m. to 9:00 p.m. PT.

### Online workshops

If you are unable to attend a hands-on workshop in person, the Enrolling in your UC Retirement Savings Program, Determining your Investment Strategy, NetBenefits®, Achieving a Sound Retirement, and The Fundamentals of Retirement Income Planning are available on demand on the NetBenefits website. It's easy to attend these self-paced workshops any time, virtually 24 hours a day, seven days a week. Select **Recorded Workshop** from the News section, and then you can then select from the workshops listed based on your needs.

Keep in mind that investing involves risk. The value of your investment will fluctuate over time and you may gain or lose money.

***Before investing in any investment option, please carefully consider the investment objectives, risks, charges and expenses. This and other information on the UC Core Funds is available, free of charge, online at [www.netbenefits.com](http://www.netbenefits.com) or by calling Fidelity Retirement Services at 1-866-6UC-RSVP (1-866-682-7787). This and other information on the mutual fund options that are part of the UC Core Funds line up and other mutual funds outside the UC Core Fund lineup can be found on each mutual fund's prospectus, which can be obtained, free of charge, at the same web site and toll-free phone number. Read the information carefully before you invest.***

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