Retirement Workshops

Tuesday, October 14, 2014

Times Offered:	
11:00 a.m. - 12:00 p.m. or 12:30 p.m.- 1:30 p.m.	**Workshop: Paying Yourself: Income Options in Retirement** **Featured Speaker:** Matthew Case (TIAA-CREF) **Where:** Bisgrove Hall Room 351 It's time to consider a little payback. You've made a lot of sacrifices in order to put away enough money to retire. When it's finally time, do you know how to get the money back? There are lots of considerations, rules and tax implications that make these decisions very important and more complex. Relax. We can help. TIAA-CREF's workshop leader will help simplify retirement income: • Learn the basic rules that govern the most common retirement accounts • Gain perspective on when to tap into different assets • Discover the flexible income choices TIAA-CREF offers
3:00 p.m. - 4:00 p.m.	**Workshop: Understanding Fees and Investments** **Featured Speaker:** Edward Hutton Director, Financial Services Laboratory and Assistant Professor of Economics/Finance at NU **Where:** Bisgrove Hall Room 351 What are the different types of investments available to you in a retirement account? When is it appropriate to use stock, bond and money market accounts? This presentation will cover the basic structure of an investment portfolio, and how to think about choices for different retirement goals and at different stages of your life. We'll also talk about how fees are charged in investment accounts and why the level of fees has such a dramatic effect on your retirement savings.

Wednesday, October 15, 2014

Times Offered:	
11:00 a.m. - 12:00 p.m. or 12:30 p.m. - 1:30 p.m.	**Workshop: The Starting Line- Why and How Retirement Saving Should Begin Now** **Featured Speaker:** Anne Anderson (TIAA-CREF) **Where**: Academic Complex Room 320 There's no time like the present to save for the future. Sometimes it's hard to think about retirement when you're just starting out in your career. The truth is, that's when thinking ahead can do the most good! It all starts with some practical knowledge. TIAA-CREF's workshop leader will help you get ahead of your retirement saving with some tools and information you can use right now: • Learn the real effect of time on money thanks to compounding and dollar-cost averaging • Discover the differences between good and bad debt • See how budgeting can find money and help you save it
3:00 p.m. - 4:00p.m.	**Workshop: Understanding Fees and Investments** **Featured Speaker:** Edward Hutton Director, Financial Services Laboratory and Assistant Professor of Economics **Where:** Academic Complex Room 320 What are the different types of investments available to you in a retirement account? When is it appropriate to use stock, bond and money market accounts? This presentation will cover the basic structure of an investment portfolio, and how to think about choices for different retirement goals and at different stages of your life. We'll also talk about how fees are charged in investment accounts and why the level of fees has such a dramatic effect on your retirement savings.

Thursday, October 16, 2014

Times Offered:	
12:30 p.m. - 2:00 p.m. or 3:00 p.m. - 4:30 p.m.	**Workshop: Retirement 300** **Featured Speaker:** David K. Carboni, Ph.D., CFP® DKC Retirement Associates LLC-The Retirement Educator **Where:** Bisgrove Hall Room 350/351 Retirement 300 will highlight concerns facing more experienced faculty and staff who are likely closer to retirement. He would like to divide the session into 3 topics: • Retirement Income Planning, which will include: Social Security collecting strategies; what to consider on whether to annuitize; and how reverse mortgages could fit in. • Retiree Health Care Planning: this will include Medicare's Basic features and how to shop for Medicare supplemental Plans (or Medicare Advantage Plans); we also will consider the risks posed by long-term care expenses and approaches to dealing with them. • Estate Planning with Retirement Plans: the greatest opportunity remaining for wealth transfer left to the middle class. – how best to inherit IRAs, 403bs, and retirement plans in general, and common pitfalls which could undermine the plan.
5:00 p.m. - 6:30 p.m.	**Workshop: Retirement 101** **Featured Speaker:** David K. Carboni, Ph.D., CFP® **Where:** Bisgrove Hall Room 350/351 Retirement 101 will be an "introductory" workshop for young employees, however, the offering will also be useful for inexperienced employees of all ages. This will be 1.5 hours long. The Retirement 101 workshop stresses the importance of participating in the University's Retirement Plans at younger ages to take full advantage of "the power of compounding". Likewise, how saving "just a little more" can have profound effects on retirement account balances over time. Furthermore, he'll review how saving "pre-tax" can further add "octane" to a retirement portfolio. The 101 session will also help participants lay the groundwork for "asset allocation" work. After reviewing some basic investment terms, he will discuss expected rates of investment returns with different "asset allocations." He'll also consider: the characteristics of each asset class, including: the risks and advantages of each asset class, and the trade-offs between risk and expected return.