

# 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 hired after June 30, 2016*, 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 STARTED IN THE UC RETIREMENT SAVINGS PROGRAM

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 investment options. Also explains easy steps to enroll and get started saving for the future you.

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

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

### IDENTIFY AND PRIORITIZE YOUR SAVINGS GOALS

Effective tips and strategies to help you save for the things that are important to you, like building an emergency fund, paying off student loans, buying a home, saving for retirement, and more.

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

### WOMEN AND INVESTING: ORGANIZE, PLAN, OWN YOUR FUTURE

Whether you're just starting out or nearing retirement, learn simple steps you can take to achieve your financial goals. Includes ways to build healthy financial habits, save for multiple goals, and invest wisely, so that you can take control of your financial future.

**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:** Those who want 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

### GUIDE TO INVESTING IN THE UC RETIREMENT SAVINGS PROGRAM

Basics of investing, including key investing concepts and common types of investments, overview of funds available through the Retirement Savings Program, and investment approaches based on risk tolerance, investing horizon and involvement level.

**Who should attend:** Participants who want to learn how to invest and grow savings in the UC Retirement Savings Program.

### TAX EFFICIENT INVESTING

Understand the impact of taxes on your investment portfolio, identify strategies to help plan for taxes, and learn about upcoming changes in tax law and understand potential impacts.

**Who should attend:** Participants seeking to understand and minimize the impact of taxes on their investments.

### 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

### MAKE THE MOST OF THE UC RETIREMENT SAVING PROGRAM

Determine how much savings you will need to retire the way you want, understand how much you can save through the UC Retirement Savings Program, discover additional ways to save, and learn strategies to help you protect and grow your savings.

**Who should attend:** Those looking to maximize their tax-deferred retirement savings and learn strategies to help protect and grow their nest egg.

### STRATEGIES FOR DRAWING INCOME IN RETIREMENT

How to best plan for the retirement you envision by building a retirement income plan, including strategies for drawing income in retirement from different sources.

**Who should attend:** Pre-retirees who are interested in developing a plan to turn their savings into income that lasts through retirement.

### 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.

### BASICS OF WHEN AND HOW TO CLAIM SOCIAL SECURITY

How Social Security works and things to consider when deciding when and how to claim your benefit. Tools and resources available to help you look at different options and make the most of your benefit.

**Who should attend:** Those interested in learning about how Social Security works and different claiming options.

### MAXIMIZE SOCIAL SECURITY IN YOUR RETIREMENT STRATEGY

Review of how Social Security works and ways to maximize benefits under different scenarios and priorities (divorce, working, tax impact, other sources of retirement income, etc.). Tools and resources available to help you look at different options and make the most of your benefit.

**Who should attend:** Those who are thinking about Social Security and want to start planning their benefit claiming strategy.