

## FEBRUARY-MARCH FRS WORKSHOPS

Free workshops are being sponsored by the Employee Benefits Department and will be held in the ADMINISTRATION BUILDING. Call 1-866-446-9377, Option 2, to reserve your seat. A minimum participation of 25 is required. Workshops are for all employees with the exception of *Nearing Retirement in the FRS*, which is targeted for employees within 5-10 years of retirement.

Listed below is the schedule for February and March:

DATE	TIME/ LOCATION	NAME OF WORKSHOP	DESCRIPTION
FEBRUARY 24	11:30 AM-1:00 PM ROOM 307  90 MINUTES	INVESTMENT PLANNING FOR EVERYONE: THE DETAILS	Understanding & minimizing risk; detailed asset class discussion; modern portfolio theory & asset allocation; assessing & selecting mutual funds; free planning resources.
	4:00 PM-5:30 PM ROOM 307 (CHANGED)  90 MINUTES	NEARING RETIREMENT IN THE FRS	Setting retirement goals; retirement expenses & budgeting; fixed income streams (Pension Plan, Social Security, etc); flexible income from assets (Investment Plan, DROP, 403(b), 457, IRAs, etc.); converting assets to income streams; retirement distribution tax issues; free planning resources.
	6:00 PM-7:30 PM CLINE AUDITORIUM  90 MINUTES	INVESTMENT PLANNING FOR EVERYONE: THE DETAILS	Understanding & minimizing risk; detailed asset class discussion; modern portfolio theory & asset allocation; assessing & selecting mutual funds; free planning resources.
MARCH 5	12 NOON-1:00 PM ROOM 307  60 MINUTES	INVESTMENT PLANNING FOR EVERYONE: THE BASICS	The importance of saving & investing; inflation & real return; investment planning process; understanding basic investment choices; asset allocation; introduction to mutual funds; where to invest; free planning resources.
	4:00 PM-5:00 PM CLINE AUDITORIUM  60 MINUTES	CASH AND DEBT MANAGEMENT: SMART SPENDING	4 steps for Cash & Debt Management; free planning resources; analyzing spending; managing debt wisely; creating a spending plan.
	5:30 PM-7:00 PM CLINE AUDITORIUM  90 MINUTES	NEARING RETIREMENT IN THE FRS	Setting retirement goals; retirement expenses & budgeting; fixed income streams (Pension Plan, Social Security, etc); flexible income from assets (Investment Plan, DROP, 403(b), 457, IRAs, etc.); converting assets to income streams; retirement distribution tax issues; free planning resources.
MARCH 25	12 NOON-1:00 PM CLINE AUDITORIUM  60 MINUTES	ESTATE PLANNING: PROTECTING YOUR FAMILY	Wills & other legal documents; life insurance; survivor benefits – FRS & Social Security; gifting, estate tax calculation & issues.
	4:00 PM-5:30 PM CLINE AUDITORIUM  90 MINUTES	USING THE FRS TO PLAN FOR YOUR RETIREMENT	Free planning resources, 6 step retirement planning process, FRS Pension Plan including DROP; FRS Investment Plan, 2 <sup>nd</sup> Election, Social Security; the importance of saving early; Deferred Comp & 403(b); IRAs.
	6:00 PM-7:00 PM CLINE AUDITORIUM  60 MINUTES	ESTATE PLANNING: CARING FOR YOUR LOVED ONES	Wills & other important legal documents; property transfer; survivor income sources; Federal & state estate tax; gifting, finding an attorney; free planning resources.