

## Focus on Your Future

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

Please join Fidelity Retirement Services<sup>SM</sup> 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 workshops and visit a helpdesk.

Please join Fidelity Retirement Services<sup>SM</sup> for the following workshops and helpdesk:

*These presentations are sponsored by the University of California. All hands-on workshops run approximately 60 minutes.*

#### 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?

#### 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

#### 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

#### NetBenefits<sup>®</sup>

- Understand Fidelity Retirement Services<sup>SM</sup> 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

*To reserve a space in the NetBenefits<sup>®</sup> workshop, call 1-310-794-0500. For all other workshops, call 1-866-682-7787 Monday through Friday, 5:00 a.m. to 9:00 p.m. PT.*

#### Help Desk

A help desk offers the opportunity to stop by and ask a Fidelity Retirement Services<sup>SM</sup> Retirement Counselor questions about the UC Retirement Savings Program. The Retirement Counselor will be available to:

- answer general questions
- distribute materials and
- discuss upcoming workshops.

No appointment is necessary.

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 current UC Funds can be accessed online, free of charge, through [atyourservice.ucop.edu](http://atyourservice.ucop.edu) or [www.netbenefits.com](http://www.netbenefits.com). This and other information on the mutual fund options is contained in each fund's prospectus, which you can obtain online, free of charge, through [www.netbenefits.com](http://www.netbenefits.com). Current UC Fund information and mutual fund prospectuses can also be obtained by calling Fidelity Retirement Services<sup>SM</sup> at 1-866-682-7787. Read the information carefully before you invest.***