

# Fall Retirement Planning Workshops

October 27th - November 12th, 2009

Time, Date & Location	Workshop Topic	Presenters:	To Register:
<p><b>Tuesday, October 27th</b> 9:00 am to 10:30 am Rowe Hall, Room #110</p> <p>OR</p> <p><b>Wednesday, October 28th</b> 12:00 (noon) to 1:30 pm Rowe Hall, Room #110</p>	<p><b>Long Term Care Insurance Workshop with MetLife</b></p> <p>This workshop, presented by MetLife, CMU's long term care insurance vendor, will cover the benefits offered to all CMU employees and retirees, including their spouses/other eligible individuals (OEI), parents, step-parents, grandparents, and the spouse's or OEI's parents, step-parents, and grandparents. The presentation will go over the basics of long term care insurance, what it covers, and the role it can play in protecting your retirement assets.</p>	<p>Neal Letteney, MetLife</p>	<p>Email Benefits and Wellness at: <a href="mailto:benefits@cmich.edu">benefits@cmich.edu</a></p>
<p><b>Tuesday, Oct. 27th</b> 11:00 am to 4:00 pm* Rowe Hall, Room #110</p> <p>OR</p> <p><b>Wednesday, Oct. 28th</b> 8:00 am to 4:00 pm* Rowe Hall, Room #110</p> <p>OR</p> <p><b>Thursday, Oct. 29th</b> 8:00 am to Noon* Rowe Hall, Room #110</p> <p>*Individual appointments</p>	<p><b>MetLife Individual Long Term Care Insurance Sessions</b></p> <p>*Individual 1-hour sessions are available to discuss starting a long-term care policy and/or to answer questions you may have about an existing policy. Neal Letteney, who has specialized in Long-Term Care planning since 1987, will meet with you one-on-one to go over the Long-Term Care insurance options available to you, your spouse/other eligible individual (OEI), parents, step-parents, grandparents, and the spouse's or OEI's parents, step-parents, and grandparents through MetLife.</p>	<p>Neal Letteney, MetLife</p>	<p>Email Benefits and Wellness at: <a href="mailto:benefits@cmich.edu">benefits@cmich.edu</a></p>
<p><b>Wednesday, October 28th</b> 12:00 pm to 1:00 pm</p> <p>Isabella Room Bovee University Center</p>	<p><b>Save for Tomorrow, Start Today</b></p> <p>This presentation by TIAA-CREF discusses the importance of planning early and maximizing retirement plan contributions. An understanding of asset allocation and how they work to gain success of financial objectives. He will explain how TIAA-CREF can help you get started.</p>	<p>John VanderSloot TIAA-CREF</p>	<p>Register with TIAA-CREF online at: <a href="http://www.tiaa-cref.org/moc">www.tiaa-cref.org/moc</a></p> <p>Or call toll free: 1-800-732-8353</p>
<p><b>Wednesday, October 28th</b> 9:00 am to 4:00 pm</p> <p>Isabella Room Bovee University Center</p>	<p><b>TIAA-CREF Individual Retirement Sessions</b></p> <p>A TIAA-CREF representative will be on campus to:</p> <ul style="list-style-type: none"> <li>• Provide personalized information in regards to your 403(b) retirement and/or supplemental retirement investments.</li> <li>• Help you understand which allocations and what investment strategy is right for you.</li> </ul>	<p>John VanderSloot TIAA-CREF</p>	<p>Register with TIAA-CREF online at: <a href="http://www.tiaa-cref.org/moc">www.tiaa-cref.org/moc</a></p> <p>Or call toll free: 1-800-732-8353</p>
<p><b>Thursday, October 29th</b> Noon to 1:00 pm</p> <p>Chippewa Room Bovee University Center</p>	<p><b>Are you on target? Meeting Financial Challenges at Mid-career</b></p> <p>Presenter from TIAA-CREF will help you answer common retirement questions, such as:</p> <ul style="list-style-type: none"> <li>♦ Am I investing appropriately?</li> <li>♦ Should I change my investment mix?</li> <li>♦ Am I saving enough?</li> <li>♦ How can I save more?</li> </ul>	<p>Dan Austin, TIAA-CREF</p>	<p>Register with TIAA-CREF online at: <a href="http://www.tiaa-cref.org/moc">www.tiaa-cref.org/moc</a></p> <p>Or call toll free: 1-800-732-8353</p>

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<p><b>Thursday, October 29th</b> 9:00 am to 4:00 pm</p> <p>Chippewa Room Bovee University Center</p> <p>Individual appointments</p>	<p><b>TIAA-CREF Individual Retirement Sessions</b></p> <p>A TIAA-CREF representative will be on campus to:</p> <ul style="list-style-type: none"> <li>•Provide personalized information in regards to your 403(b) retirement and/or supplemental retirement investments.</li> <li>•Help you understand which allocations and what investment strategy is right for you.</li> </ul>	<p>Dan Austin, TIAA-CREF</p>	<p>Register with TIAA-CREF online at: <a href="http://www.tiaa-cref.org/moc">www.tiaa-cref.org/moc</a></p> <p>Or call toll free: 1-800-732-8353</p>
<p><b>Thursday, October 29th</b> 1:00 pm to 2:00 pm</p> <p>OR</p> <p>5:30 pm to 6:30 pm</p> <p>Lake St. Clair Room Bovee University Center</p>	<p><b>Michigan Education Savings Program (MESP) - The Educated Way to Help Save for College</b></p> <p>This presentation will give an overview of Michigan's 529 College Savings Program, MESP. There are different ways to save for college, but come and learn about the advantages of Michigan's 529 savings plan. MESP has a variety of investment options to benefit any family.</p>	<p>Rob Curry, Tuition financing Consulting with TIAA-CREF</p>	<p>Register with TIAA-CREF online at: <a href="http://www.tiaa-cref.org/moc">www.tiaa-cref.org/moc</a></p> <p>Or call toll free: 1-800-732-8353</p>
<p><b>Friday, October 30th</b> 9:00 am-4:00 pm</p> <p>Fireside Room &amp; Mt. Pleasant Room Bovee University Center</p> <p>Individual appointments</p>	<p><b>TIAA-CREF Individual Retirement Sessions</b></p> <p>A TIAA-CREF representative will be on campus to:</p> <ul style="list-style-type: none"> <li>•Provide personalized information in regards to your 403(b) retirement and/or supplemental retirement investments.</li> <li>•Help you understand which allocations and what investment strategy is right for you.</li> </ul>	<p>John VanderSloot &amp; Dan Austin TIAA-CREF</p>	<p>Register with TIAA-CREF online at: <a href="http://www.tiaa-cref.org/moc">www.tiaa-cref.org/moc</a></p> <p>Or call toll free: 1-800-732-8353</p>
<p><b>Friday, October 30th</b> 9:00 to 4:00 pm</p> <p>Fireside Room &amp; Mt. Pleasant Room Bovee University Center</p> <p>Individual appointments</p>	<p><b>TIAA-CREF Individual Retirement Sessions</b></p> <p>A TIAA-CREF representative will be on campus to:</p> <ul style="list-style-type: none"> <li>•Provide personalized information in regards to your 403(b) retirement and/or supplemental retirement investments.</li> <li>•Help you understand which allocations and what investment strategy is right for you.</li> </ul>	<p>John VanderSloot &amp; Dan Austin, TIAA-CREF</p>	<p>Register with TIAA-CREF online at: <a href="http://www.tiaa-cref.org/moc">www.tiaa-cref.org/moc</a></p> <p>Or call toll free: 1-800-732-8353</p>
<p><b>Thursday, Nov. 5th</b> 12:30 pm to 1:30 pm</p> <p>Lake St. Clair Room Bovee University Center</p>	<p><b>Getting Started in Your Retirement Savings Plan</b></p> <p>Fidelity Investments will help educate you on the benefits of saving in your workplace savings plan. Learn how to create a vision for your future and set financial goals. Will go over the advantages of tax-deferring and identify the plan's features and investment options. She will show participants already contributing to recognize simple ways to increase their contribution amount or for new investors to get enrolled and started.</p>	<p>Sherise Steele, Fidelity Investments</p>	<p>Call Fidelity Investments toll free at 1-800-642-7131 or go online to <a href="http://www.fidelity.com/actwork/reservations">www.fidelity.com/actwork/reservations</a> to register.</p>

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<p><b>Thursday, Nov. 5th</b> 11:00 am to 4:15 pm</p> <p>Lake St. Clair Room Bovee University Center</p> <p>Individual sessions</p>	<p><b>Fidelity Investments Individual Retirement Sessions</b></p> <p>CMU's retirement counselor from Fidelity Investments will be on campus to:</p> <ul style="list-style-type: none"> <li>• Provide personalized information in regards to your 403(b) retirement and/or supplemental retirement investments.</li> <li>• Help you understand which allocations and what investment strategy is right for you.</li> </ul>	<p>Sherise Steele, Fidelity Investments</p>	<p>Call Fidelity Investments toll free at 1-800-642-7131 or go online to <a href="http://www.fidelity.com/awork/reservations">www.fidelity.com/awork/reservations</a> to register.</p>
<p><b>Friday, Nov. 6th</b> 10:00 am to 11:00 am</p> <p>Rowe Hall Room 110</p>	<p><b>Fundamentals of Retirement Income Planning, includes Freedom Funds &amp; saving through tax deferring</b></p> <p>The workshop will examine the financial risks that retirees will likely face—longevity, withdrawal, inflations, asset allocation and health care. Will review sources of income in retirement. Identify ways to help fill gaps between expected expenses and income and how to develop an income strategy to meet your needs.</p>	<p>Sherise Steele, Fidelity Investments</p>	<p>Call Fidelity Investments toll free at 1-800-642-7131 or go online to <a href="http://www.fidelity.com/awork/reservations">www.fidelity.com/awork/reservations</a> to register.</p>
<p><b>Friday, Nov. 6th</b> 9:00 am to 4:15 pm</p> <p>Rowe Hall Room 110</p> <p>Individual Sessions</p>	<p><b>Fidelity Investments Individual Retirement Sessions</b></p> <p>CMU's retirement counselor from Fidelity Investments will be on campus to:</p> <ul style="list-style-type: none"> <li>• Provide personalized information in regards to your 403(b) retirement and/or supplemental retirement investments.</li> <li>• Help you understand which allocations and what investment strategy is right for you.</li> </ul>	<p>Sherise Steele, Fidelity Investments</p>	<p>Call Fidelity Investments toll free at 1-800-642-7131 or go online to <a href="http://www.fidelity.com/awork/reservations">www.fidelity.com/awork/reservations</a> to register.</p>
<p><b>Tuesday, Nov. 3rd</b> 12:30 to 2:00 pm</p> <p>Rowe Hall Room 229</p>	<p><b>Social Security Administration Workshop</b></p> <p>This program is designed for all CMU employees and covers:</p> <ul style="list-style-type: none"> <li>• How social security benefits are calculated</li> <li>• When and how to apply for benefits</li> <li>• Medicare insurance Parts A, B, &amp; D</li> <li>• Other benefits you may be eligible for with Social Security</li> <li>• How to use the Social Security Website</li> </ul>	<p>Social Security Administration</p>	<p>Email Benefits and Wellness at: <a href="mailto:benefits@cmich.edu">benefits@cmich.edu</a></p>
<p><b>Monday, November 9th</b> 12:00 to 1:30 pm</p> <p>Rowe Hall Room 229</p>	<p><b>Understanding the Michigan Public School Employees Retirement System (MPSERS) Pension</b></p> <p>Benefits &amp; Wellness is sponsoring a workshop explaining the MPSERS retirement plan covering the following:</p> <ul style="list-style-type: none"> <li>• How your pension is calculated</li> <li>• Choosing a pension option at retirement</li> <li>• When you will be eligible to draw a pension</li> <li>• Insurance coverage available with your pension</li> <li>• Buying service credit on a pre-tax basis</li> <li>• Choosing a date to retire</li> <li>• Procedures to apply for retirement</li> </ul>	<p>Mary Ellen Coldwell, Benefits &amp; Wellness</p>	<p>Email Benefits and Wellness at: <a href="mailto:benefits@cmich.edu">benefits@cmich.edu</a></p>

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<p><b>Tuesday, Nov. 10th</b> 1:00 pm to 2:00 pm</p> <p>Rowe Hall Room 229</p>	<p><b>Commission on Aging: Changes and Opportunities Available after Retirement</b></p> <p>Benefits &amp; Wellness is sponsoring a workshop to inform employees about the changes and opportunities available after retirement. Topics include:</p> <ul style="list-style-type: none"><li>• Dealing with issues related to aging parents</li><li>• Community resources &amp; programs available to retirees</li><li>• Ways to stay connected in the community through volunteer opportunities</li><li>• Practical suggestions about how to deal with changes that we do not think about before retiring</li></ul>	<p>Barb Frankenfield, Commission on Aging</p>	<p>Email Benefits and Wellness at: <a href="mailto:benefits@cmich.edu">benefits@cmich.edu</a></p>
<p><b>Thursday, Nov. 12th</b> 12:00 pm to 1:00 pm</p> <p>Rowe Hall Room 229</p>	<p><b>Transitioning into Retirement</b></p> <p>CMU's Employee Assistance Plan (EAP), Encompass, will present a seminar "Preparing Yourself Psychologically for a Successful Retirement." This program is designed for learning to cope with life transitions, and about resources and opportunities that are available to you during this time of adjustment.</p>	<p>Michael Ohren, Encompass</p>	<p>Email Benefits and Wellness at: <a href="mailto:benefits@cmich.edu">benefits@cmich.edu</a></p>