IN PERSON

ONE-ON-ONES: Am I saving enough? What investments are right for me? Meet with a representative one-on-one and get answers to your retirement savings plan questions.

- Meet with a representative from TIAA and/or Vanguard
- 30-60 minute appointments
- Cambridge and Longwood campuses (various locations)

TIAA = Register online
Vanguard = Register online

ONLINE

Attend a webinar at your work or home computer – or gather in a room with some colleagues.
Below are just a few of the topics offered by our retirement plan vendors during the months of JANUARY and FEBRUARY

<table>
<thead>
<tr>
<th>SERVICE</th>
<th>DATE</th>
<th>TIME</th>
<th>LOCATION</th>
<th>REGISTRATION</th>
</tr>
</thead>
<tbody>
<tr>
<td>TIAA</td>
<td>January 8th</td>
<td>3:00 – 4:00PM</td>
<td>Online</td>
<td>Register online</td>
</tr>
<tr>
<td>The Starting Line: Why and how retirement saving should begin now</td>
<td>January 8th</td>
<td>3:00 – 4:00PM</td>
<td>Online</td>
<td>Register online</td>
</tr>
<tr>
<td>SPECIAL TOPIC: Quarterly economic and market update</td>
<td>January 10th</td>
<td>12:00 – 1:00PM</td>
<td>Online</td>
<td>Register online</td>
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<tr>
<td>Inside Money: Managing income and debt</td>
<td>February 13th</td>
<td>3:00 - 4:00PM</td>
<td>Online</td>
<td>Register online</td>
</tr>
<tr>
<td>Vanguard</td>
<td>February 12th, 13th</td>
<td>9:00AM,12:00PM &amp; 3:00PM, 2:00PM, 5:00PM &amp; 8:00PM</td>
<td>Online</td>
<td>Register online</td>
</tr>
<tr>
<td>Financial freedom: Strategies for Reducing Debt and Saving More</td>
<td>February 12th, 13th</td>
<td>9:00AM,12:00PM &amp; 3:00PM, 2:00PM, 5:00PM &amp; 8:00PM</td>
<td>Online</td>
<td>Register online</td>
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<td>Fidelity</td>
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| For those with a Fidelity account – you can log on to Netbenefits for a complete schedule of their Live Web Workshop. Topics range from “ditching debt” to “when to claim Social Security,” in addition to accessing planning tools and educational resources.

ON-CAMPUS FINANCIAL WELLNESS WORKSHOPS

FIRST UP: JANUARY 15th – Personal Finance Summit – 1 day – 3 webinars – click here for details!

NEXT: JANUARY 31st - START OFF THE NEW YEAR….with a Lunch and Learn program!!
...a six-part series presented by Harvard University Employee Credit Union, in partnership with the Benefits Office:
#1 IMPROVE YOUR FINANCIAL HABITS
Thursday, January 31st 12:00-12:45PM
114 Mt. Auburn Street – Room 406 – Cambridge, MA
Registration begins January 15th on the Harvard Training Portal. You can sign up here once registration begins.

ON LONGWOOD CAMPUS (**see below regarding room location)
Preparation for Retirement - February 14, 2019 - 9:30am-12:00pm

This program addresses these tangible aspects of retirement planning:
- understanding Social Security and Medicare and how these coordinate with Harvard’s post-retirement benefits
- income planning and paying yourself in retirement.

Registration begins January 15th on the Harvard Training Portal. **Room location will be posted there, too. You will need to first login in HERE, and search by Program Title.