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 September and October 2019.

Note: Vanguard will be back with webinar offerings in November

<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>October 16th</td>
<td>3:00 - 4:00PM</td>
<td>Online</td>
<td>Register at TIAA.org/webinars</td>
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<tr>
<td>SPECIAL TOPIC: Market-proof your retirement</td>
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<tr>
<td>Within Reach: Transitioning from career to retirement</td>
<td>October 17th</td>
<td>3:00 – 4:00PM</td>
<td>Online</td>
<td>Register at TIAA.org/webinars</td>
</tr>
<tr>
<td>Money at Work 2: Sharpening investment skills</td>
<td>October 22nd</td>
<td>3:00 – 4:00PM</td>
<td>Online</td>
<td>Register at TIAA.org/webinars</td>
</tr>
<tr>
<td>Start to Finish: The early career woman’s guide to financial wisdom</td>
<td>October 23rd</td>
<td>3:00 - 4:00PM</td>
<td>Online</td>
<td>Register at TIAA.org/webinars</td>
</tr>
</tbody>
</table>

Fidelity

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.

OPEN ENROLLMENT IS COMING: 10/23-11/6

YOUR OPEN ENROLLMENT (OE) CHECKLIST

✓ VISIT the Open Enrollment home page on HARVie - https://hr.harvard.edu/open-enrollment-2020
✓ READ YOUR OPEN ENROLLMENT PACKET (arriving at home the week of October 14th)
✓ ATTEND A BENEFITS FAIR (dates listed here: https://hr.harvard.edu/open-enrollment-2020)
✓ MAKE ANY BENEFIT ELECTIONS between October 23 – November 6
✓ REVIEW your OE Confirmation Statement (arriving at home the week of November 16)

FLEXIBLE SPENDING – Do You Know the Difference between…

Health Care FSA and Dependent Care FSA??

The difference between a Health Care FSA and a Dependent Care FSA is the Health Care FSA is for eligible health care expenses for you AND your eligible dependents. Dependent Care FSA is for expenses related to the daily care of a dependent child or adult (for example, day care). The two are NOT interchangeable.

Visit the FSA webpage on HARVie for more detail:
https://hr.harvard.edu/flexible-spending-accounts