

Pre-retirement Planning Take Control of Your Future

Planning ahead for retirement can make all the difference — and it’s never too early, or late, to get started.

Harvard is sponsoring a 2-day (2 half days) retirement education program that is robust and informative to help you clarify and work toward achieving your retirement goals.

retirewise® consists of two – half day sessions focused on financial needs and planning, with a range of important topics delivered by experts from MetLife, Harvard Benefits and Social Security Administration.

Dates and Times:

Session I - retirewise®

8:30 – 1:00 September 12

8:30 – 1:00 September 19

Session II - retirewise®

8:30 – 1:00 December 5

8:30 – 1:00 December 12

As you look forward to retirement, you should be asking yourself some questions –

- Am I saving enough?
- How will I generate enough income during retirement?
- What options are available if my retirement income falls short?
- What benefits does Harvard offer eligible retirees?
- What will Social Security pay?
- How does Medicare work?

retirewise® Day 1	retirewise® Day 2
<p>Introductions & Program Overview</p> <p>Harvard Retirement Benefits</p> <p>Envisioning Your Retirement</p> <p>Using Your Money More Wisely</p> <ul style="list-style-type: none"> - Importance of budgeting - Tax diversification - Roth IRAs, Traditional IRAs - Impact of inflation <p>Creating & Protecting Wealth</p> <ul style="list-style-type: none"> - Investment strategies - Managing risks <p>Establishing Your Retirement Income Stream</p>	<p>Establishing Your Retirement Income Stream</p> <ul style="list-style-type: none"> - Key elements of the process <p>Making the Most of What You Have</p> <ul style="list-style-type: none"> - Long-term care - Estate planning basics <p>Harvard Health & Welfare Benefits</p> <p>Social Security & Medicare</p>

To register for one of the retirewise® sessions:

- Go to <https://www.metlifeplansmart.com/index.asp> *
- Call 1-866-801-3547
- Print and fax registration form to 1-855-288-6015

*If you are prompted to enter company name, please enter it as shown here: **Harvard**