Retirement 101 Workshop:
The Basics of Retirement Planning and the WHOI Defined Contribution Retirement Plan
Wednesday, September 18, 2013

WHOI is pleased to again offer the Retirement 101 workshop which is geared for all age groups, regardless of your anticipated retirement date. This one and ½ hour workshop will be presented by Dr. David Carboni, Ph.D., of DKC Retirement Associations, LLC. Dr. Carboni is well-respected as a knowledge expert in retirement planning education and has been conducting onsite retirement planning workshops for WHOI since 2011.

In the Retirement 101 Workshop you will learn:

1. Basics of Retirement Planning:
    a. How much may you need in retirement?
    b. Start saving early and prioritize your savings
    c. Standard investment terms and options
    d. Asset allocation…what's your mix?
2. WHOI's Defined Contribution Retirement Plan:
    a. The pre-tax advantage
    b. Pre-tax vs. after-tax (Roth 403(b))
    c. The value of compounding
    d. The advantage of low plan expenses
    e. PortfolioXpress and SaveXpress services offered by *Transamerica*

We will be holding three separate sessions of this workshop on Wednesday, September 18th as follows:

Date	***Time***	***Location***
September 18, 2013	10am – 11:30am	Clark 507
September 18, 2013	1pm – 2:30pm	Clark 507
September 18, 2013	3:30pm – 5pm	Clark 271

Registration Details:

- Pre-registration is required by online registration
- Minimum of 20 participants per session required to hold the session
- Maximum of 35 participants per session allowed
- Spouses and significant others are welcome*
- Registration deadline: Friday, September 13th

Please access the link below to register online using the WHOI Online Class Scheduler.
http://hrtraining.whoi.edu/

If you need assistance with the online scheduler, please contact Julie Fawkes in HR at x2253 or jfawkes@whoi.edu.

*If your spouse will also be attending the workshop with you, please contact Julie Fawkes in HR so we can track attendance.