

Retirement 101 Workshop:

The Basics of Retirement Planning and the WHOI Defined Contribution Retirement Plan

Wednesday November 5, 2014

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 one sessions of this workshop on Wednesday November 5th as follows:

<i>Date</i>	<i>Time</i>	<i>Location</i>
November 5, 2014	2:30PM-4PM	Clark 507

Registration Details:

- Spouses and significant others are welcome*
- Registration deadline: Monday November 3rd

Please contact Julie Fawkes in HR at x2253 or jfawkes@whoi.edu to register

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