

Retirement 101 Workshop:

The Basics of Retirement Planning and the WHOI DC Retirement Plan

Wednesday, March 6, 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. Also, the 2-day retirement planning workshop that Dr. Carboni has presented at WHOI has earned him a great reputation by employees.

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 Diversified

We will be holding three separate sessions of this workshop on Wednesday, March 6th as follows:

<i>Date</i>	<i>Time</i>	<i>Location</i>
March 6, 2013	10am – 11:30am	Redfield Auditorium
March 6, 2013	1pm – 2:30pm	Redfield Auditorium
March 6, 2013	3:30pm – 5pm	Redfield Auditorium

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, March 1st

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.