

In addition to excellent retirement options for its employees, The University of Iowa provides sound, informative, and free financial education for staff. The University Benefits Office and UI Learning and Development sponsor educational opportunities to assist staff in meeting retirement and other financial goals.

Financial Education Classes – October 2009

The Science of Investing - The Planning Center

During this class, you will learn how Nobel Prize winning academic research has de-mystified and simplified the investing process to the chagrin of Wall Street. A practical application of the research will demonstrate how investment returns can be increased while experiencing less risk resulting in significant growth. Instructor: Jim Reighley

Tuesday	10/06/2009	12:00pm - 1:00pm	Westside Location
Tuesday	10/06/2009	5:30pm - 6:30pm	Eastside Location

Introducing a New Way to Save for Retirement: Roth 403(b) - TIAA-CREF

The University of Iowa now offers you the opportunity to make Roth after-tax contributions to your TIAA-CREF Group Supplemental Retirement Annuity and the earnings accumulate tax-free. You will learn the differences between Roth after-tax and pre-tax contributions, the Roth 403(b) option and how it is different than a Roth IRA, and the options for taking income distributions from the Roth 403(b). Instructor: Nancy Foster

Wednesday	10/07/2009	12:00pm - 1:00pm	Eastside Location
Wednesday	10/07/2009	5:00pm - 6:00pm	Westside Location

Women's Focus on Retirement Distributions - Liberty Brokerage Company

Lunch and Learn - This course will focus on financial concerns of women and retirement distributions. Will your savings provide the money that you need to enjoy your retirement or will daily living expenses consume most of your retirement income? When you understand your options, you may avoid costly mistakes and make more informed decisions. You will receive a free 20-page workbook when attending this seminar. A box lunch will be provided for registered participants Instructor: Roseann Ockenfels

Thursday	10/08/2009	12:00pm - 1:00pm	Oakdale Campus
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Taking Control: A Financial Workshop for Women - Liberty Brokerage Company

Lunch and Learn - This is an innovative educational seminar designed to address financial concerns of women and may answer many of the questions that you have about taking control and preparing for your financial future. You will receive a 147-page resource workbook when attending this 2-hour seminar. A box lunch will be provided for registered participants Instructor: Roseann Ockenfels

Thursday	10/08/2009	5:00pm - 7:00pm	Westside Location
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Retiring in a Turbulent Market - UI Community Credit Union

Participants in this course will survey retirement plan issues with an emphasis on risk and reward characteristics of various retirement investments. Class discussion will include figuring out your retirement income needs, analyzing your sources of retirement income, and the effects of income taxes and inflation on your retirement income. Instructor: Ted Kron

Thursday	10/08/2009	12:00pm - 1:00pm	Eastside Location
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How Am I Doing? Am I Saving Enough for Retirement? - TIAA-CREF ***New Class***

This class will help you prepare for retirement and address conflicting savings needs. This class reviews and answers questions such as: Am I saving enough for retirement? How can I save more? Am I investing appropriately to meet my goals? Should I consider changing my investment mix? Instructor: Nancy Foster

Tuesday	10/13/2009	12:00pm - 1:00pm	Eastside Location
Tuesday	10/13/2009	5:00pm - 6:00pm	Eastside Location

First Time Homebuyer - UI Community Credit Union

Do you qualify to purchase your first home? This class will describe the home buying process from start to finish and will discuss the pros and cons of mortgage options. Topics include the pre-qualification process and the current stimulus incentive. There will be a question and answer period at the end of the session. Instructor: Amy Henderson

Wednesday	10/14/2009	12:00pm - 1:00pm	Eastside Location
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Estate Planning: Don't Let Someone Else Decide Who Gets What - Mendota Financial

This course will help you understand the estate distribution process and how to reduce taxes and probate costs. Topics of discussion will include strategies commonly used to pass your assets to heirs and charities and the coordination of legal documents with ownership and beneficiaries. Instructor: Kurt Ahrens

Thursday	10/15/2009	12:00pm - 1:00pm	Westside Location
Thursday	10/15/2009	5:00pm - 6:00pm	Eastside Location

Dynamics of Managing Income in Retirement - The Planning Center

Participants will understand the dynamics of managing income during retirement and the different risks that retirees face compared to people who are not retired. Attend this class to learn the significant change of thinking that should occur as you approach the distribution phase of your retirement program. Instructor: Jim Reighley

Wednesday	10/21/2009	12:00pm - 1:00pm	Oakdale Campus
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No Rules Retirement - The Planning Center

This class is designed to help you learn about the essential elements and benefits of an estate plan to ensure that your family and financial goals are met after you die. Discover how an Ethical Will can be the most rewarding message you will ever create, both for you and those you love. Instructors: Jim Reighley and Janice Kerkove

Thursday	10/22/2009	12:00pm - 1:00pm	Westside Location
Thursday	10/22/2009	5:30pm - 6:30pm	Eastside Location

Basics of Retirement Planning - Raymond James Financial

Where will your income in retirement come from? This program discusses common investment vehicles and how to take income from them. Discussion will also include reviewing the tax consequences of taking income from various investments including social security and pension income and how people in retirement typically allocate their portfolios to generate income. Instructor: Chad Andrews

Tuesday	10/27/2009	12:00pm - 1:00pm	Eastside Location
Tuesday	10/27/2009	5:00pm - 6:00pm	Westside Location

Long Term Care - Hawkeye Brokerage Center

Should long term care insurance be a part of your financial planning? What are the risks of not having long term care insurance and what are the associated costs? This class will help you decide if long term care is the right choice for you. Instructors: Brenda Barthelman / Merle Miller

Tuesday	10/27/2009	5:00pm - 7:00pm	Westside Location
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Additional Information

Free confidential financial counseling is available to UI Staff. When worrying about money is a large part of your day or night, consider a free consultation to get professional assistance. To begin the process, contact Faculty and Staff Services at 335-2085 to schedule an appointment.

TIAA-CREF provides free financial counseling to UI staff. If you would like to schedule an appointment to discuss your TIAA-CREF portfolio with a representative from the TIAA-CREF Coralville Office, call 356-8010.

Registration: Register for courses online by logging on to The University of Iowa Employee Self-Service page: <http://login.uiowa.edu/uip/login.page?service=hris.uiowa.edu/portal/>. Courses are listed under Learning and Development, My Training. Go to View Available Courses or search for a specific class. You can access a printable registration form from the University Benefits Office website at www.uiowa.edu/hr/benefits/index.html. Registrations will be confirmed six days prior to the class. If you have questions regarding online registration, or, if you would like a monthly announcement of all UI Learning & Development classes, e-mail dorian-walker@uiowa.edu.