NSHE FINANCIAL WELLNESS WEEK

YOUR RETIREMENT SHOULDN'T BE A ROLL OF THE DICE

SAVING FOR TOMORROW? SMART MOVE.

Invest in your future.

Get insights from the experts.
Sessions are available virtually.

REGISTER NOW

TMCC · UNLV · University of Nevada, Reno · CSN College of Southern Nevada · Nevada State University · DRI · Great Basin College · Western Nevada College

MONDAY OCTOBER 16

10 A.M.

INVESTING 101: GENERAL INVESTMENT THEORY

Kevin Collins, TIAA
Manjil Patel, TIAA

Asset allocation, diversification and portfolio construction might seem complex, daunting and confusing, but investing in your NSHE plans doesn't have to be. Join this session to learn more about the investing methods available to you through your NSHE retirement benefits. We help you discover:

- Various investments to consider
- Risk tolerance, time horizon and other factors that may affect your investing choices
- Various tools to maximize the power of your savings

2 P.M.

SOCIAL SECURITY 101

Annie Walters,
Social Security Administration

Social Security specialists in Nevada will provide an overview of retirement, survivors' benefits and Medicare benefits. In addition, the specialists will discuss how your government pension will affect your Social Security benefit amounts.

TUESDAY OCTOBER 17

10 A.M.

WRITE YOUR NEXT CHAPTER: FIVE STEPS TO SETTING YOUR RETIREMENT DATE

Kevin Collins, TIAA

If you're starting to think seriously about retiring, this webinar can help you decide when the time is right. It'll walk you through five steps, including estimating retirement expenses, closing any income gap and understanding key milestones that can impact your retirement finances. We help you think through how to:

1. Estimate what you'll need
2. Estimate what you'll have
3. Adjust as needed
4. Consider key milestones
5. Protect your savings

NOON

NSHE RETIREMENT PLANNING

Jill Short, UNR
Manjil Patel, TIAA

Retirement is a big decision. No matter where you are on the road to retirement, resources at NSHE and TIAA can help you make the decisions needed to meet your retirement goals. Join us to understand more and find the help you may need.

2 P.M.

NEVADA PUBLIC EMPLOYEES' RETIREMENT SYSTEM (PERS)

Walter Zeron, Nevada PERS

This workshop helps you understand Nevada PERS benefits and includes a step-by-step presentation of the criteria needed to retire as a PERS member. Eligibility rules, income options, reemployment conditions after retirement, impacts on Social Security and retiree medical options are covered.

WEDNESDAY OCTOBER 18

10 A.M.

MAKE THE MOVE TOWARD LONG-TERM FINANCIAL SECURITY: YOUR MID-CAREER RETIREMENT CHECK-IN

Jessica Costelloe, TIAA

For anyone halfway down the road to retirement, this webinar is a critical checkpoint. It takes you through the keys to successful money management, how to juggle competing financial demands and retirement-saving strategies that can help put you on the path to lifelong financial security. We help you:

- Understand what you're aiming for
- Consider your priorities
- Put your spending plan together
- Discover ways to save

NOON

PSYCHOLOGY BEHINND SAVING MONEY AND OTHER GOOD FINANCIAL HABITS

Monica Pelle, ComPsych
(EAP Provider)

Most people can honestly say they believe it's important to spend within their means and to save money for the future. Unfortunately, good intentions are often at odds with how our minds work. For example, many people want to save for the future, but they have no motivation to do so because they haven't imagined that future. This course addresses the psychology behind saving money and adopting good financial habits. It examines recent research related to how and why people save vs. spend, and identifies strategies for participants to change their financial mindset and develop new habits.

2 P.M.

SUPPLEMENTAL SAVINGS PLANS: 457 VS. 403(B)

Seresa Greer, UNR

Wanting to save more for retirement? Not sure which avenue to take? NSHE offers two distinct plans to help you save more toward your goals. Join us to discover the best solution for you.

THURSDAY OCTOBER 19

10 A.M.

THE STARTING LINE: BEGINNING TO SAVE FOR RETIREMENT

Scott Rethford, TIAA

There's no time like the present to save for the future. Sometimes it's hard to think about retirement when you're just starting out in your career. The truth is, that's when thinking ahead can do the most good! It all begins with some practical knowledge. We help you get ahead of your retirement saving with some tools and information you can use right now:

- Learn the real effect of time on money, thanks to compounding and dollar cost averaging
- Understand debt and how to manage it
- See how budgeting can find money and help you save it

NOON

NSHE STUDENT LOAN WORKSHOP, POWERED BY SAVI

Jobe McDermott, Savi

NSHE has joined forces with TIAA and the student loan experts at Savi to help you navigate the complexities of federal student loan programs, such as Public Service Loan Forgiveness. Join this free online webinar to find out how you can lower your student loan payments and work toward forgiveness. This live and interactive virtual webinar and Q&A session with student loan experts will help you:

- Ensure you're on track to make your first payment this month
- Understand your best repayment and forgiveness options
- Learn how Savi tools and resources can assist you in achieving the best outcome possible

2 P.M.

MARKET UPDATE

Brian Griggs,TIAA

Take a closer look at TIAA's views on the financial markets and investing in public markets. We'll discuss the U.S. economy, key market drivers, policy and politics. The seminar will also cover the challenges that investors face and offer tips on how to navigate them.

FRIDAY OCTOBER 20

10 A.M.

MEDICARE ASSISTANCE PROGRAM

Maria Reid,
Medicare Assistance Program (MAP)

The Medicare system can be complicated with the numerous plan options, enrollment periods, penalties and coordination of benefits. Hear how Nevada's Medicare Assistance Program assists preretirees and current Medicare beneficiaries and/or their family members navigate their way through Medicare. Find out how your Medicare plan options are designed to work for you and how the Medicare Assistance Program is here to help.

2 P.M.

SAILING ON: A GUIDE TO TRANSITIONING INTO RETIREMENT

Bruce Westfield, ComPsych
(EAP Provider)

Moving from a career into retirement can be a challenging lifestyle adjustment. Many adults look forward to the benefits of retirement living but then often find themselves facing many difficult issues. Learn how to deal with the many aspects of retirement living.

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