**Financial Education Classes**

**MAY 2016**

In addition to offering excellent retirement options for its employees, the University of Iowa Human Resources is pleased to sponsor financial education classes. UI Benefits and UI Learning & Development offer the opportunity to attend any of the financial classes listed below. The content of these classes is provided by the organization listed.

**Register for courses** online by logging on to the University of Iowa Employee Self-Service page at [http://hris.uiowa.edu](http://hris.uiowa.edu). Courses are listed under Learning and Development, My Training, Enroll in Classes. 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 upcoming UI Learning & Development classes, e-mail: dorian-walker@uiowa.edu

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**THE STARTING LINE: WHY AND HOW RETIREMENT SAVING SHOULD BEGIN NOW – (TIAA)**

**Course 827:** There’s no time like the present to save for the future. Sometimes it’s hard to think about retirement when you’re early in your career. The truth is, that’s when thinking ahead can do the most good! It all starts with some practical knowledge. TIAA-CREF’s workshop leaders will help you get ahead of your retirement saving with some tools and advice you can use right now: Learn the real effect of time on money thanks to compounding and dollar-cost averaging, Discover the differences between good and bad expenses, long-term medical care expenses, and strategies for addressing uncovered expenses. University of Iowa benefits will plug in details specific to your retirement.

Instructor: Adam Reutzel  
**Wednesday, 5/04/16:** 12:00 p.m. – 1:00 p.m. – Eastside Location  
**Wednesday, 5/04/16:** 5:30 p.m. – 6:30 p.m. – Westside Location

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**ANNUITY BASICS - (Transamerica Financial Advisors, Inc.)**

**Course 815:** This program will help you to understand the different types of annuities, especially on fixed indexed annuities, features, index methods and how it can meet the needs for accumulation and income. Instructor: Yu Yu  
**Tuesday, 5/10/16:** 12:00 p.m. – 1:00 p.m. – Westside Location

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**LIFE STAGE FINANCIAL PLANNING CONVERSATION WITH WOMEN – (Transamerica Financial Advisors, Inc.)**

**Course 816:** The program will introduce the 6 pieces that make up our financial picture, Cash Flow, Emergency Fund, Debt Management, Proper Protection, Asset Accumulation and Estate Preservation and what women need to know at different life stages to make informed financial decisions for themselves and their families. Instructor: Yu Yu  
**Tuesday, 5/10/16:** 5:00 p.m. – 6:00 p.m. – Eastside Location

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**RETIREE INCOME PLANNING – (Raymond James Financial)**

**Course 184:** Planning for retirement income starts with three basic questions: What does retirement mean to you? When do you plan to retire? How long will your retirement last? Every retirement plan has to balance the answers to these three questions with each question being unique to the individual themselves. This presentation will help participants understand the process and help them build a road map for retirement. Instructor: Chad Andrews & Sean Beard  
**Wednesday, 5/11/16:** 12:00 p.m. - 1:00 p.m. - Westside Location  
**Wednesday, 5/11/16:** 5:00 p.m. – 6:00 p.m. – Eastside Location

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**SOCIAL SECURITY MAXIMIZATION - (Mutual of Omaha)**

**Course 694:** This course will help individuals learn techniques for maximizing social security income in retirement. Participants will gain a better understanding of basic social security guidelines and concepts. This presentation will also educate individuals on our unique social security planning software. Instructor: Sarah Halsch  
**Thursday, 5/12/16:** 12:00 p.m. - 1:00 p.m. - Westside Location

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**THE FINANCIAL SERVICES INDUSTRY - (Mendota Financial Services)**

**Course 351:** This course will help you understand the financial services industry; discuss how financial advisors are compensated, and how this can make a difference when choosing your investments. Learn important questions to ask your financial advisor. Instructor: Kurt Ahrens  
**Tuesday, 5/17/16:** 12:00 p.m. – 1:00 p.m. – Eastside Location  
**Tuesday, 5/17/16:** 5:00 p.m. – 6:00 p.m. – Westside Location

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**PASSPORT TO RETIREMENT: PROTECT YOUR HEALTH & WEALTH - (Premiere Investments of Iowa, Inc.)**

**Course 775:** Saving for retirement is just one piece of the puzzle. In part 3 of our 3 part series, learn how to protect your health and wealth. Are you prepared to handle the medical & care expenses that may come in retirement? Learn strategies for receiving funds from your retirement plans, and considerations for estate planning & distribution. Attendees of this series will receive a comprehensive 135 page workbook that serves as a reference guide and provides take-home exercises that give you the opportunity to plug in details specific to your retirement.  
**Wednesday, 5/18/16:** 5:30 p.m. – 7:00 p.m. – Eastside Location

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**HEALTH CARE AND YOUR RETIREMENT - (Edward Jones)**

**Course 724:** The impact of health care costs within your retirement strategy is important, especially considering that rising health care costs may affect many investors approaching retirement. This course will discuss: Medicare coverage and traditional medical expenses, long-term medical care expenses, and strategies for addressing uncovered expenses. University of Iowa benefits will not be discussed. Instructor: Jeff Rudolph  
**Tuesday, 5/24/16:** 12:00 p.m. – 1:00 p.m. – Westside Location
| Course 620: | As retirement nears 10-15 years down the road, you may start thinking more about how to organize your investments for retirement income. Join us as we discuss: how investing for retirement income is different than investing in anticipation of retirement, risks to keep in mind and prepare for as you approach and enter retirement, and important guidelines in generating income during retirement. Instructor: Marc Banks
Thursday, 5/26/16: 12:00 p.m. – 1:00 p.m. – Westside Location |

| JUNE 2016 | |

| WOMEN FOCUS ON PRE-RETIREMENT | (Liberty Brokerage Company) |
| Course 813: | Get a jump on planning for your retirement. A big part of the plan is figuring out just how much retirement is going to cost. It is really important to estimate how much that could be for you. Instructor: Roseann Ockenfels
Thursday, 6/02/16: 12:00 p.m. - 1:00 p.m. - Westside Location |

| MEDICARE - WHAT YOU DON'T KNOW | (Principal Financial Group) |
| Course 725: | Medicare is a topic that every person nearing retirement age needs to understand. Even though Medicare is a key piece to retirement it very often tends to get overlooked. A survey taken from fourth quarter 2013 showed that retirees’ most commonly selected threat in retirement was reduced Medicare benefits. This was ahead of reductions in Social Security, market volatility, and insufficient retirement savings. Instructor: Landis Wiley & Mike Walsh
Wednesday, 6/08/16: 12:00 p.m. - 1:00 p.m. - Westside Location
Wednesday, 6/08/16: 5:00 p.m. – 6:00 p.m. – Eastside Location |

| WILL OR TRUST - WHICH HELPS ME ACCOMPLISH MY GOALS | (First Community Trust) |
| Course 625: | Individuals’ estate planning goals are different. Some are focused on transferring assets to beneficiaries of their choice. Others want to avoid probate, to reduce estate/inheritance tax, or reduce the time and hassle of transferring assets. Regardless of your goal, we will discuss estate planning, living trusts and will review, so that you can reach your goals. Estate planning isn’t that difficult when you are properly informed. This enlightening and entertaining seminar will give you information you need to create or update a plan that is right for you. Instructor: Francis "Chip" Murray and Ann MCCrea
Thursday, 6/09/16: 12:00 p.m. - 1:00 p.m. - Eastside Location
Thursday, 6/09/16: 5:00 p.m. - 6:00 p.m. - Westside Location |

| YOUR FINANCIAL EKG | (Kevin Lindblom) |
| Course 770: | This course will help you understand where you are on the financial time clock. An EKG takes a look and tells the doctor the condition of our heart: a Financial EKG will tell us the condition of your money. Instructor: Kevin Lindblom
Wednesday, 6/15/16: 12:00 p.m. - 1:00 p.m. - Eastside Location
Wednesday, 6/15/16: 5:00 p.m. – 6:00 p.m. - Westside Location |

| A FINANCIAL PLAN: YOUR ROADMAP TO THE FUTURE | (Business and Financial Strategies) |
| Course 814: | Will you have enough to retire? A financial plan can help answer that question. A plan brings all your financial information together in one place. It shows how your financial goals are related - for example, how saving for your children's college education might impact your ability to save for retirement. You can then decide how to prioritize your goals, implement specific strategies, and choose suitable products or services. Best of all, you will know that your financial life is headed in the right direction. In this interactive session you will see a live demonstration on how to financial plan can illustrate where you are today, your goals, and way to reach them considering various "what if" scenarios that happen in life. Instructor: Derek Parker and Matt Boenhke
Thursday, 6/16/16: 12:00 p.m. - 1:00 p.m. - Eastside Location
Thursday, 6/16/16: 5:00 p.m. – 6:00 p.m. – Westside Location |

| MAPPING YOUR COURSE THROUGH RETIREMENT | (Hawkeye Brokerage Center) |
| Course 728: | Addressing future needs is a major component of your financial plan as you map a course through retirement. This session offers possible solutions and tools to help you pursue your goals with confidence. Instructor: Merle Miller
Tuesday, 6/21/16: 12:00 p.m. - 1:00 p.m. - Westside Location |

| ESTATE PLANNING IN IOWA | (Transamerica Financial Advisors, Inc.) |
| Course 657: | Estate planning is not just for the very wealthy. The more modest one’s estate is, the greater the need to arrange for its careful handling and disposition. Effective estate planning will lessen the financial and emotional burden your incapacity or death will bring to your loved ones. This class covers the need for estate planning, the consequences of dying without an estate plan, the estate planning documents that should be part of your estate plan, and the role of life insurance in estate planning. Instructor: Charles R. Coulter & Yu Yu
Thursday, 6/23/16: 12:00 p.m. – 1:00 p.m. – Westside Location |

Individuals with disabilities are encouraged to attend all University of Iowa sponsored events. If you are a person with a disability who requires a reasonable accommodation in order to participate in this program, please contact the Benefits Office in advance at 319-335-2676.