Human Resources

UNIVERSITY OF CENTRAL FLORIDA

2017 Financial Wellness Series

Presented by the UCF Benefits Section, Office of Human Resources

Where:	UCF Human Resources 3280 Progress Drive, Suite 100 Orlando, Florida 32826 **Note: Overflow parking is available in the University Towers parking lot across the street.*
Registration:	UCF employees can register for each session by logging into Employee Self Service (https://my.ucf.edu) unless otherwise noted. The course and session information is listed under each topic in the agenda below. Seating is limited, so reserve your spot today!
NEW for 2017:	**Not able to attend in person?** A live webcast link is available for each session in the session descriptions below. If you cannot attend the webcast at the scheduled time, the recorded version will be posted on the Financial Wellness Series website (https://hr.ucf.edu/financial-wellness-series/) one day following the session unless otherwise noted.

April 3, 3:00pm-4:30pm
Monday

Nearing Retirement in the Florida Retirement System (FRS)
Presented by: Ernst & Young *(Representing Florida Retirement System)*
COURSE#: RET01, SESSION: 0009

This workshop focuses on discussing practical issues important for those nearing retirement. Topics include setting retirement goals (including income needs) and understanding your sources of retirement income (including FRS plans and Social Security). We'll look at distribution options for various plans, and explore how to create an annual income stream in retirement that can last your lifetime. The workshop will explain taxation, required minimum distributions and the potential order for withdrawals. Throughout the workshop, we'll highlight the many resources available to you as an FRS employee.

Live Video Webcast: http://ucf.adobeconnect.com/retirement_in_frs

April 4, 3:00pm-4:30pm
Tuesday

Income Tax Planning: Smart Planning for Your Taxes
Presented by: Ernst & Young *(Representing Florida Retirement System)*
COURSE#: RET26 , SESSION: 0001

This tax planning workshop will help you understand the basics of the Federal tax form 1040, help you learn ways to reduce your taxable income, and even exclude some income from tax altogether! You will learn about the more common deductions and credits available to taxpayers, how much to have withheld from your paychecks, and how to avoid IRS penalties. Additionally, we will discuss an action plan that utilizes tax advantaged retirement savings accounts as a means of efficiently saving for your retirement. During the workshop you are encouraged to apply these tax savings opportunities to your own personal situation, and you will see how they apply to life events such as retirement and education planning. Your action plan will help organize the steps you can legally take throughout the year to minimize your exposure to Federal income tax.

Live Video Webcast: http://ucf.adobeconnect.com/income_tax_planning

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April 5, 9:00am-10:00am **Upcoming UCF 403(b) Plan Enhancements Overview**
11:00am-12:00pm Presented by: CAPTRUST
2:00pm-3:00pm COURSE#: RET27 , SESSION: 0001 *(9am-10am)*, 0002 *(11am-12pm)*, 0003 *(2pm-3pm)*
Wednesday

CAPTRUST Financial Advisors, the independent financial advisory firm that works on the UCF 403(b) retirement plan, will be conducting an onsite group meeting discussing the upcoming changes to the 403(b) plan. This session will include discussion of the new lower-cost investment options, the ability to make Roth contributions, and the managed accounts that will be available. There will also be a discussion of the personalized advice offered as part of the UCF 403(b) plan through CAPTRUST. We will look at the timeline of the transition and actions that you may need to take, especially if you were/are contributing to one of the eliminated vendors. Fidelity, TIAA, and VALIC representatives will also be in attendance to answer questions.

Live Video Webcast: http://ucf.adobeconnect.com/enhancements_403b

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April 6, 12:00pm-1:00pm **Webinar: UCF 403(b) Changes Overview & Transition Assistance**
Thursday Presented by: CAPTRUST

CAPTRUST Financial Advisors, the independent financial advisory firm that works on the UCF 403(b) retirement plan, will be hosting a webinar to discuss the upcoming changes to the 403(b) plan. This session will include discussion of the new lower-cost investment options, the ability to make Roth contributions, and the managed accounts that will be available. There will also be a discussion of the personalized advice offered as part of the UCF 403(b) plan through CAPTRUST. We will look at the timeline of the transition and actions that you may need to take, especially if you were/are contributing to one of the eliminated vendors. To register for this webinar, visit the UCF 403(b) Enhancements website (https://hr.ucf.edu/ucf-403b-plan-changes/) and click on 'Register Here' for the appropriate webinar.

April 7, 3:00pm-4:30pm **Retiring From UCF**
Friday Presented by: UCF HR Benefits Section
COURSE#: RET04, SESSION: 0009

Our HR Benefits Section representatives will discuss the steps each employee should take when retiring from UCF. This includes time lines, distribution options and insurance options for upcoming retirees.

Live Video Webcast: http://ucf.adobeconnect.com/retiring_from_ucf

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April 11, 3:00pm-5:00pm **Florida Retirement System (FRS) Overview Seminar**
Tuesday Presented by: Sarabeth Snuggs (former FRS Director) & Capital Insurance
COURSE#: RET20, SESSION: 0002

Whether or not you are vested under the Florida Retirement System, you should attend this seminar. By the time you reach mid-career, it will be worth your time to make an estimate of your necessary expenses and your retirement income. You should become informed about Deferred Retirement Option Program (DROP) as early as possible in order to plan for maximum retirement income from both the FRS and DROP participation. Learn about your rights and benefits under the FRS, classes of membership, who makes contributions, creditable service, vesting, re-employment after retirement, and other options available to get maximum benefits when retiring under the FRS.

Live Video Webcast: http://ucf.adobeconnect.com/frs_overview **Note: This session will only be available via live webcast. It will not be recorded.*

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April 12, 10:00am-11:30am
Wednesday

Social Security and Medicare
Presented by: Blanca Taylor, Social Security Administration
COURSE#: RET05, SESSION: 0003

Are you planning for Retirement? Do you have questions about Social Security or Medicare? A Social Security representative will present information covering both Social Security and Medicare. Before you attend, we recommend creating an online *my* Social Security account and checking out the Retirement Estimator (both available at http://www.ssa.gov) as well as printing your online earnings statement to bring to the meeting.

Live Video Webcast: http://ucf.adobeconnect.com/ss_medicare

April 13, 3:00pm-4:30pm
Thursday

Retiring From UCF *(Repeat Session)*
Presented by: UCF HR Benefits Section
COURSE#: RET04, SESSION: 0010

Our HR Benefits Section representatives will discuss the steps each employee should take when retiring from UCF. This includes time lines, distribution options and insurance options for upcoming retirees.

Live Video Webcast: http://ucf.adobeconnect.com/retiring_from_ucf

April 17, 3:00pm-4:30pm
Monday

Budgeting Workshop
Presented by: Debt Management Credit Counseling (DMCC)
COURSE#: RET12 , SESSION: 0002

Do you need guidance creating a budget? This is the workshop for you. Learn the basic concepts necessary to create and maintain a budget. Understand why budgeting is necessary and explore money saving tips and ideas that may help you eliminate stress in your money management.

Live Video Webcast: http://ucf.adobeconnect.com/budgeting_workshop

April 18, 10:00am-11:30am
Tuesday

Understanding Credit Scores & Reports Workshop
Presented by: Debt Management Credit Counseling (DMCC)
COURSE#: RET28 , SESSION: 0001

Understand the factors that make up your credit score, while learning how to improve and maintain a great credit score which could ultimately save you money in your next purchase. Understand the information that is collected and documented on your credit report, how to dispute errors and find out how to get a free credit report three times a year.

Live Video Webcast: http://ucf.adobeconnect.com/credit_workshop

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April 24, 3:00pm-4:30pm
Monday

Investing Basics
Presented by: Paul Gregg, assistant chair, finance executive in residence
UCF Department of Finance & School of Real Estate
COURSE#: RET03, SESSION: 0003

Paul Gregg, associate instructor and assistant chair of the UCF Department of Finance and Real Estate, is back again this year after delivering one of last year's most popular and talked about workshops. Mr. Gregg will share with you some of the same information he teaches students about retirement and investing strategies in his Personal Finance class (FIN 2100).

Live Video Webcast: http://ucf.adobeconnect.com/investing_basics

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April 25, 9:00am-5:00pm
April 26, 9:00am-5:00pm
April 27, 9:00am-5:00pm

CAPTRUST Onsite Individual Employee Meetings *(By Appointment Only)*

CAPTRUST Financial Advisors, the independent financial advisory firm that works on the University of Central Florida 403(b) retirement plan, will be onsite conducting individual advisory sessions. Topics covered in the thirty minute individual advisory sessions include, but are not limited to, understanding the 403(b) provider and investment changes and how they may impact you, retirement and general financial planning, and investment education and advice. These one-on-one sessions are offered to you solely as a benefit; be assured that CAPTRUST's role is not to sell you anything, but purely to help you make sound investment decisions. To best be prepared for these sessions, please make sure you have the information you want to include in your discussion, such as retirement account balances and current contributions to retirement accounts. You will also want to bring login information for your retirement website. To schedule an appointment, visit the UCF 403(b) Enhancements website (https://hr.ucf.edu/ucf-403b-plan-changes/) and click on the appropriate link for the 1:1 appointment scheduling. If you cannot make a live session, but still want or need further advice, the CAPTRUST Advice Desk is also available. Appointments can be made with the Advice Desk by visiting www.captrustadvice.com.

May 10, 3:00pm-4:30pm
Wednesday

Paying for College 101 & Public Service Loan Forgiveness Program
Presented by: Aetna Resources for Living & UCF HR Benefits Section
COURSE#: EAP035, SESSION: 0004

Planning for the future, deciding on immediate financing options or dealing with the reality of paying back student loans? In this class we will discuss your available options and strategies.

- Exploring loans, grants and scholarships
- Repayment programs and strategies
- Budget review and savings plan options

You will also receive information on the Public Service Loan Forgiveness Program from a UCF HR Benefits representative.

Live Video Webcast: http://ucf.adobeconnect.com/paying_for_college **Note: This session will only be available via live webcast. It will not be recorded.*