Discover
nore about
planning
a secure
irement than
t people learn
a lifetime.

What You Receive

Classroom Instruction

Passport to Retirement is both entertaining and informative. Classroom sessions are instructed by a qualified financial professional who enhances the presentation with real-life examples, checklists, PowerPoint and assessments. Attendees enjoy the interactive lecture format where participation and questions are encouraged but not required.

Seminar Textbook

This seminar includes a 145-page interactive workbook with examples and illustrations, which is yours to keep. The workbook helps you follow along with the classroom presentation and also contains valuable worksheets. Written in easy-to-understand terms, your workbook helps you learn more about the financial concepts discussed in the seminar, provides a step-by-step process to apply your knowledge and becomes a useful reference tool after the course is completed.

Objective Education

Unlike financial seminars that focus on a specific topic, this comprehensive course helps you see the “big picture”. It examines many aspects of personal finance and how they can work together to create an integrated retirement plan. This seminar is educational and non-commercial. No specific financial products are discussed or sold.

Optional Consultation

If you have financial questions that are personal in nature or relate to specific financial products, you may arrange to meet privately with your instructor after the seminar is completed. This consultation is complimentary for seminar attendees but is not required.

Passport to Retirement

Special Seminar For Berkeley Lab Employees

Most people must make crucial ecisions about their retirement plans when they retire. n many cases, decisions cannot be reversed.

Now being conducted at the Lab in association with George M Noceti, Financial Advisor with Morgan Stanley and Personal Financial Planning/Retirement Instructor at UC Berkeley

Learn how to:

- Determine the amount of money you need to retire
- Define and create your own retirement
- Evaluate sources of income
- Invest for the future
- Protect your health and wealth
- Manage your estate

Make time to invest in your future ~ this is a six hour seminar!

Financial Education for Berkeley Lab Employees

Do you spend more time planning your vacation than you do planning your retirement?

You went to school to prepare for your career. Now it's time to prepare for your retirement

Why Financial Education is Important

By attending Passport to Retirement, you learn about the many ways to save for retirement as well as the advantages and disadvantages of each. You discover how to save money on taxes, manage investment risk and protect your assets from potential long-term health care expenses. Above all, this seminar shows you how to assess your financial situation and develop a personalized plan to achieve your retirement goals.

The Difference Between Education and Information

This seminar is designed to save you time by delivering comprehensive, objective knowledge you can easily apply to your situation. When it comes to important subjects like retirement planning, it makes sense to follow a comprehensive planning strategy.

Who Should Attend

Passport to Retirement contains something for everyone. We address financial issues that pertain to all employees regardless of age. This seminar is designed to teach you how to build wealth and align your money with your values to accomplish your goals in life. Whether you plan to retire 20 years from now or are just retiring, the information you learn in this seminar can deliver rewards throughout your lifetime.

How to Register:

go to **Employee Self Service**. On the side bar, Click on TRAINING ENROLLMENT, then Click the COURSE TYPE button. Select EMPLOYEE SKILL DEVELOPMENT and MGMT/SUPERVISOR SKILL DEVELOP, and then Click the CONTINUE button. The list of BLI course offerings will appear. Select the courses of interest, and then Click the CONTINUE button. You will see a list of the courses you selected with the date, time and location for each. To enroll, Click the ENROLL button for the course(s) of your choice

Course Outline

t takes more
ıan money to
live a "rich
'e". Consider
ow you would
ike to spend
our time and
ıoney during
retirement.

Classroom Instruction

Define and Create Your Retirement
_How do you picture your retirement?
_How will you spend your time?
_Where do you want to live?
_Cost-of-Living comparisons
_Will you be prepared?
_Five roadblocks to retirement
_Overcoming retirement roadblocks
_Passport to retirement success

Assess the Costs
_Calculate the costs
_Your current income
_How much money will you need?
_How long before you retire?
_Impact of inflation
_How much should you save?
_Can you afford to retire?

Evaluate Sources of Income
_Personal retire plans
_Individual retirement accounts
_Roth vs. traditional IRA
_Fixed and variable annuities
_Employer-sponsored retirement plans
_Social security benefits
_Assess your position

Invest for the Future
_What is your investment strategy?
_What is your risk tolerance?
_Investing in stocks and bonds
_Investing in mutual funds
_Asset allocation steps
_Professional investment insights
_What is right for you?

Protect Your Health and Wealth
_Assessing your insurance needs
_Coping with a disability
_Protecting your earning
_What if you need long-term care?
_Liability insurance
_Life insurance protection
_Income retirement calculator
_Your risk management picture

Receive Funds from a Retirement Plan
_Understanding your options
_Which distribution method is best?
_Taking payment as an annuity
_Minimum distribution requirements
_Capital gains rates
_IRA rollover of lump sum
_Distribution considerations

Manage Your Estate
_Benefits of estate conservation
_Probate and taxes
_Basic estate tools
_Estimating your estate tax
_Annual gift tax exclusion
_Estate distribution techniques
_Wills and Will considerations
_Living trusts
_Taking your estate tax credit
_Advanced trust strategies
_Charitable giving
_Providing for your heirs
_Putting it all together