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UC's financial education classes help you and your staff get the most from the UC Retirement Savings Program—the 403(b), 457(b), and DC Plans. Now, I can tailor a presentation to fit your department meeting.

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- **If you have 30 minutes or 3 hours, we can tailor a presentation to fit the time available**
- **Scheduling is easy—just contact me and book a room**

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- **Classes can help you meet your training and development goals**
- **I'll present the topics that best suit your faculty and staff**

Let's work together!

Joe Hager

Senior Retirement Counselor

801-921-0120

Joseph.Hager@fmr.com

Learn more ►

For a complete catalog of available classes, visit **www.ucfocusonyourfuture.com**

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Financial Education Presentations Tailored to Your Time and Needs. Free.

Learn about your benefits and how to make room in your budget for saving. ►

Classes to Explore

Getting on the Right Path with Your Workplace Savings
- Introduction to UC Retirement Savings Program
- How to enroll and make your initial investment elections

Accessing Your Account Online
- Overview of online tools to help you manage your UC Retirement Savings Program investments
- How to make account transactions

Taking Control of Your Personal Finances
- Managing credit card debt
- Creating a budget and finding money to save

Learn how to make the most of your money by investing. ►

Classes to Explore

Building a Portfolio for Any Weather
- How to identify an appropriate target asset mix based on your situation
- How and when to adjust your mix

Quarterly Market Perspective
- Current market trends
- The most recent quarter's market performance

Remaining Confident in a Volatile Market
- How market conditions affect investment performance
- How to stay the course in any market

Learn how to turn your retirement savings into income. ►

Classes to Explore

Creating a Plan for Lifetime Income in Retirement
- How to create a retirement income plan
- Taking advantage of UC Retirement Savings Program tools and resources

Keep in mind that investing involves risk. The value of your investment will fluctuate over time and you may gain or lose money.

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