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- **Classes can help you meet your training and development goals**
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Joe Hager

Senior Retirement Counselor

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Classes to Explore

101 Your UC Retirement System
Introduction to UC retirement and savings benefits

201 Getting on the Right Path with Your UC Savings Plan
Overview of the UC Retirement Savings Program benefits, features, and investments

301 Accessing Your Account Online
Online tools for managing UC Retirement Savings Program investments

Build Your Financial Foundation ►

Classes to Explore

101 Designing A Financial Roadmap
Introduction to planning and saving for multiple financial goals

201 Understanding the Power of Debt
Key concepts about debt, including your credit rating and how to trim your debt

301A College Savings Options
Vehicles for college savings plus planning guides and available tools

301B Establishing and Maintaining Your Estate Plan
The importance of preparing an estate plan and tools to help you get started

Manage Your Investments ►

Classes to Explore

101 Building A Portfolio for Any Weather
The role of asset allocation and diversification in choosing investments

201 Remaining Confident in A Challenging Market
How market conditions affect investment performance and how to put market events in perspective

301 Quarterly Market Perspective
Current market trends and the most recent quarter's market performance

Get Ready to Retire ►

Classes to Explore

101 Preparing Your Savings for Retirement
How to plan for your income and expenses in retirement

201 Shifting from Savings to Spending
Portfolio withdrawal rates and ways to turn assets into income, plus asset allocation in retirement

301 Preserving Your Savings for Future Generations
Key tools for estate planning, including strategies for gifting and insurance replacement

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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