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Dig in to your retirement options with Retirement Ready [1]

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Growing your retirement takes patience, persistence and some detailed know-how — but you don't have to have a green thumb to create a flourishing retirement. For many, retirement is a time of renewed focus on family, personal passions or adventure, and the path to get there is just as unique as your desired retirement lifestyle.

No one can dictate every possible path and challenge, but you can learn the best methods to tend to your retirement at every stage for your individual situation and goals.

Employee Services is here to help take the mystery out of the retirement planning process. Each year, we host Retirement Ready [3] — a series of educational sessions designed to help employees nearing retirement age tend to important details before they reap the fruits of their labors in retirement.

Anyone within five years of retirement should begin planning as soon as possible, and our Retirement Ready virtual series is a great way to jump right in. This year's Retirement Ready presentations include webinars hosted by TIAA, PERA, Social Security and Medicare, as well as on-demand courses from Employee Services.

On-Demand Courses

Employees should prepare for the speaker series by visiting the Retirement Ready website to access retirement guides and checklists and by watching one of our retirement prep courses: **University of Colorado 401 (a) Retiree Benefits** [4]or **University of Colorado PERA DB Retirees** [5]. These courses are available year-round from the Retirement Ready homepage [3].

Webinar Schedule

In addition, be sure to register for the Retirement Ready virtual sessions that apply to your retirement plan enrollment.

- **Feb. 23 — Planning for Retirement with TIAA Traditional: Why, What and How** [6] *(CU 401(a) plan enrollees only)***:** This TIAA-hosted session will cover the concept of income diversification — combining income from different sources —and how lifetime income can be used to cover essential expenses. This session highlights features of the TIAA Traditional Annuity and how it can help offset certain risks, such as longevity and

market volatility.
- **Feb. 28 — Pre-Retirement Planning** [3]*(PERA plan enrollees only)***:** Designed for people who are 4-6 years from retirement, this webinar details everything you need to apply for retirement with confidence. You'll learn about the details you should be considering as you come down the home stretch to retirement.
- **March 3 — Medicare 101** [7]**:** This presentation covers the four basic parts of Medicare: hospital insurance, medical insurance, Medicare Advantage plans and prescription drug plans. Experts will detail how Medicare works with other insurances and provide helpful informational resources. The final 30 minutes will be reserved for questions.
- **March 7 — Retirement Process Meeting** [3]*(PERA plan enrollees only)***:** Designed for people who are 1-2 years from retirement, this webinar outlines everything you need to apply for retirement with confidence. You'll learn about the forms you'll need to complete, how and when to submit your forms, option selection, taxes and more.
- **March 14 — PERACare (65 and older)** [3]*(PERA plan enrollees only)***:** Learn about the PERACare health benefits program, including eligibility, pre-Medicare and Medicare plan choices, prescription benefits and other subjects.
- **March 16 — Social Security Basics** [8]**:** Social Security is a large part of retiring – one that often leaves people confused. This interactive lecture provides clarity on Social Security retirement benefits, pre-retirement planning and more.
- **March 23 — Estate Planning Basics** [9]**:** This TIAA-hosted session is open to all retirement plan enrollees and is designed to help you think through important lifetime planning issues and estate planning techniques, including an overview of basic planning documents, making beneficiary designations, preparing for a time when health care and financial decisions may have to be made on your behalf, knowing what questions to ask an attorney and more.

Retirement doesn't have to be overwhelming — you can develop skills and strategies to nourish your assets and meet your unique retirement vision. Take advantage of these CU Retirement Ready resources and begin preparing today to create a vibrant retirement landscape.

Registration is open: Visit the Retirement Ready website [10]to view full event information and register.

Retirement Ready [11], retirement planning [12], social security [13], medicare [14], PERA [15], TIAA [16]

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