Maximize your retirement potential
Through *Focus on Retirement* events at Amherst and Folger
When it comes to your finances, saving for retirement is one of your top priorities. To help you maximize your retirement savings potential, Amherst and Folger are proud to work with TIAA-CREF to bring you *Focus on Retirement*.

A series of in-person and online events, *Focus on Retirement* offers a comprehensive suite of tools and resources to help you develop a personalized retirement savings plan.

Through the *Focus on Retirement* events, you'll come away with practical ideas and information to help you answer these key questions:

- How can I maximize the opportunities my retirement plan offers?
- What combination of investments can help me pursue my savings goals?
- What can I do to prepare for the retirement I want and deserve?

We hope you can take advantage of the *Focus on Retirement* events and find out how best to save for your future. You’ll find a complete list of each event, including date, time and location, in the remainder of this flyer.

### Monday, March 11, 2013

You’ll receive an email launching the month-long *Focus on Retirement* program. The program will include activities such as:

- **What’s Your Financial IQ? Quiz (WYFIQ):**
  An interactive online quiz that will show you how much you know about financial planning — and how you can learn more.

- **Financial Essential Seminars:**
  You’ll learn the basics of retirement planning, with the goal of putting you on track to planning for retirement.

- **Self-paced Webinars:**
  Delivered via email, these webinars offer useful information on retirement and investment planning.

### Wednesday, March 13, 2013

**New investment choices:**

The two new fund choices will be available on the investment menu. Go to [www.tiaa-cref.org/amherst](http://www.tiaa-cref.org/amherst) for more information about these funds.

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**WYFIQ? launches:**
This interactive online quiz will help you build and test your knowledge of financial facts and concepts. Log in each day to answer five questions. Every time you play, you will compete to win one of three iPads. The more you play, the more opportunities to compete. The quiz is available through April 12, 2013. (All responses are confidential.)

**Friday, March 15, 2013 – Amherst College campus**

*Investment Options Overview seminar:*
Find out how the plan’s fund choices offer you the opportunity to build an investment strategy that meets your retirement savings needs.
Presenters: Gregg Andonian, Bay State Fiduciary Advisors, Ernest LeBlanc, Amherst Human Resources
Time: 10 a.m., 11:30 a.m., 1:30 p.m., 3 p.m.
Location: Friedmann Room of the Keefe Campus Center

**Monday, March 18, 2013 to Friday, March 22, 2013**

Spring Break

**Wednesday, March 20, 2013**

*Investment Check-up webinar:*
You’ll learn how to assess your finances, prioritize your goals, develop a savings plan, and create strategies for investing for retirement and other objectives. You’ll receive an evite to this webinar.

**Monday, March 25 & April 1, 2013**

*Retirement planning workshops:*
Program topics include, but are not limited to: assessing if you are on track to retire, basics of financial planning for retirement, Social Security, Medicare, and health insurance planning, estate planning and legal documents, and decisions around employee benefits in retirement.

*Enrollment is limited to 35 participants and guests. Participants must attend both sessions.*
Presenter: David K. Carboni, Ph.D., CFP, an authority in the field of retirement planning
Time: 3 p.m. – 7 p.m.
Location: Friedman Room of the Keefe Campus Center

**Monday, March 25, 2013 – Folger Shakespeare Library**

1:1 Retirement Plan Advice Counseling:
Offered by TIAA-CREF Financial Consultants at no additional cost to you. During your advice session, a consultant will help you create a retirement portfolio that’s appropriate for your financial situation and goals.
Location: MCR Room
Call 800 732-8353, Monday through Friday, 8 a.m. to 8 p.m., to schedule your appointment.

*5 Habits of Highly Successful Investors seminar:*
Hear about the fundamental principles of investing and how to get started with your savings plan. Learn about:
- Setting financial goals
- Realizing tax advantages when saving
- Potentially reducing risk through diversification*
- How to invest your money to pursue your savings goals
- Understanding expenses
Time: 2:30 p.m.
Location: Board Room

**Tuesday, March 26, 2013 – Folger Shakespeare Library**

1:1 Retirement Plan Advice Counseling:
Offered by TIAA-CREF Financial Consultants at no additional cost to you. During your advice session, a consultant will help you create a retirement portfolio that’s appropriate for your financial situation and goals.
Location: MCR Room
Call 800 732-8353, Monday through Friday, 8 a.m. to 8 p.m., to schedule your appointment.

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* Diversification is a technique to help reduce risk. There is no guarantee that diversification will protect against a loss.
Retirement Income Options seminar:
This seminar provides a thorough discussion of all the income options offered by TIAA-CREF. Learn which option or combination of options best suits your needs, based on your goals and vision of retirement.
Time: 10 a.m.
Location: MCR Room (Folger)
Call 800 732-8353, Monday through Friday, 8 a.m. to 8 p.m., to reserve your spot.

Wednesday, March 27, 2013
Tax-Smart Ways to Save for Retirement webinar:
Learn about the advantages of supplemental retirement plans, how to invest additional amounts for retirement, and the differences between after-tax and tax-deferred savings.

Thursday, March 28, 2013 – Amherst College Options campus
Retirement Income Options seminar:
This seminar provides a thorough discussion of all the income options offered by TIAA-CREF. Learn which option or combination of options best suits your needs, based on your goals and vision of retirement.
Time: 9:15 am. and 11 a.m.
Location: Friedman Room of the Keefe Campus Center

Staying on Track in a Volatile Market seminar:
In uncertain economic times like these, volatility — the ups and downs of the financial markets — can have a significant effect on your investments. Find out how to deal with volatility in your portfolio. This seminar:
- Discusses market volatility in general
- Gives examples of notable market downturns in the past, and
- Identifies options to help manage accounts in the midst of changes in market conditions
Time: 1:15 p.m. and 3 p.m.
Location: Friedmann Room of the Keefe Campus Center

Wednesday, April 3, 2013
Are You on Target? Meeting Financial Challenges at Midcareer webinar:
Make the most of your retirement planning at midcareer. Find out how to determine if you have a retirement savings gap, how to build additional savings, strategies to use to save for a child’s college education, and how to help protect your income and assets.

Wednesday, April 10, 2013
Staying on Track in a Volatile Market webinar:
Learn about the ins and outs of market volatility and how to create a long-term investment strategy that’s appropriate for your personal situation, no matter how the markets perform day to day. You’ll also learn about diversification and asset allocation, the importance of investment expenses, and how maximizing retirement savings can help you reach your goals.

While Focus on Retirement will conclude on April 12, 2013, don’t let your plans to save for the future end too. To learn more about your plan, view your investment choices or make changes to your account online, visit www.tiaa-cref.org/amherst. For questions about your retirement planning needs, call TIAA-CREF at 800 842-2252, Monday through Friday, 8 a.m. to 10 p.m. or Saturday, 9 a.m. to 6 p.m. (ET).