

City of Phoenix
August-December City Class Catalog 2017
FINANCIAL PLANNING CLASSES with a Nationwide Presenter

Understanding the 457/401(a) Plans & PEHP	FM3075	Nationwide

Session	Building/Location	Date	Time	Instructor/Coordinator
0041	City Hall, 14 th Floor Computer Lab	08/08/2017	9:00am – 11:00am	Angie Diaz-Pavich
0042	City Hall, 14 th Floor Computer Lab	10/25/2017	9:00am – 11:00am	Angie Diaz-Pavich

This class teaches employees the benefits of planning for retirement with the City's 457 Deferred Compensation/401(a) Defined Contribution Plans, and the Post Employment Health Plan (PEHP). You will learn how to estimate the retirement income you may need to maintain your current standard of living. This class includes a discussion on your pension, Social Security, employer sponsored plans, and personal savings. The concepts of tax-deferral, compounding, and investment selection are also discussed. You will learn how to increase your 457 deferral, how much you can save, how to make changes, and when you can make withdrawals. Eligible employees will be given the opportunity to enroll in the City's 457 and/or 401(a) Plans if they have not already done so.

Retirement: Building Your Future	RP9020	Nationwide
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Session	Building/Location	Date	Time	Instructor/Coordinator
0052	Lower Council Chambers	08/31/2017	9:00am – 11:00am	Desso Genov
0053	Lower Council Chambers	12/15/2017	9:00am – 11:00am	Desso Genov

This class is NOT for employees who are planning to retire within the next few years, but is directed at those who are in the early years of their City careers and more than 5 years out from retirement. It will provide you with information and planning resources required for a successful, secure retirement in the future while maximizing your options now. Topics include: setting financial goals and objectives, the City's 457 Deferred Compensation/401(a) Defined Contribution Plans (including illustrations of how starting your retirement savings now can significantly impact how much you can save during your career without costing you that much), the Post Employment Health Plan (PEHP), portfolio planning, types of risk, investment styles, filling your retirement income gap, estate planning, wills, trusts, living wills, and powers of attorney. If you are within 18 months to five years of retirement eligibility please consider taking the "Preparing for Retirement" class.

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Planning for Healthcare in Retirement	RP 2000	Nationwide
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<u>Session</u>	<u>Building/Location</u>	<u>Date</u>	<u>Time</u>	<u>Instructor/Coordinator</u>
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0001	Lower Council Chambers	09/08/2017	11:30am – 1:00pm	Troy Simmons
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RP2000: Planning for Healthcare in Retirement

Start planning now for what is likely to be one of your biggest retirement expenses. You will learn: how health care costs can impact your retirement income; what Medicare covers vs. costs you pay out-of-pocket; what planning options you can use to prepare for these expenses; and how to get a personalized estimate of your retirement health care costs.

Family Financial Strategies	FM3080	Nationwide
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<u>Session</u>	<u>Building/Location</u>	<u>Date</u>	<u>Time</u>	<u>Instructor/Coordinator</u>
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0037	City Hall, 14 th Floor Computer Lab	09/12/2017	9:00am – 11:00am	Kevin Wittig
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This class helps you identify if there is a potential gap between the income that you are on track to have in retirement and the income you will actually need. The gap analysis includes a discussion of pension, Social Security, the City's 457 Deferred Compensation/401(a) Defined Contribution Plans, the Post Employment Health Plan (PEHP), and personal savings. The presentation also teaches you the true cost of debt, how to recognize signs that you may be carrying too much debt, four keys to using credit wisely, and why it is important to convert debt reduction into retirement savings.

these expenses; and how to get a personalized estimate of your retirement health care costs.

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Social Security	RP 1000	Nationwide
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Session	Building/Location	Date	Time	Instructor/Coordinator
0003	Lower Council Chambers	09/08/2016	11:30am – 1:00pm	Troy Simmons

RP1000: Social Security: There's More You Need to Know

Filing for Social Security is one of the most important and complex decisions you will make in your lifetime. There are many factors you must take into consideration and only one chance to get it right. In this class you will learn: how your Social Security filing decision factors into your broader retirement plan; what you need to know about Social Security; and how to make your Social Security decisions count for you and your family.

Action item: bring a copy of your Social Security statement, downloaded from www.ssa.gov.

Understanding Your PEHP	FM3175	Nationwide
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Session	Building/Location	Date	Time	Instructor/Coordinator
0009	City Hall, 14 th Floor Computer Lab	10/17/2017	9:00am – 11:00am	Nancy Chavez

This class offers strategies to manage investment risk for the long term. The class offers examples of past market events to illustrate that volatility is not unique. You are provided with several strategies so that you can evaluate your risk tolerance and determine how to take action to manage your retirement savings for the long term. The class also covers how to increase deferrals to your 457 Plan, when possible, and the importance of dollar cost averaging, asset allocation, and rebalancing of the investments in your 457 Deferred Compensation/401(a) Defined Contribution Plans, and (if applicable) your Post Employment Health Plan (PEHP) account.

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Strategies for Managing Investment Risk	FM3340	Nationwide
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Session	Building/Location	Date	Time	Instructor/Coordinator
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0009	City Hall, 14 th Floor Computer Lab	11/08/2017	9:00am – 11:00am	Desso Genov
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This class offers strategies to manage investment risk for the long term. The class offers examples of past market events to illustrate that volatility is not unique. You are provided with several strategies so that you can evaluate your risk tolerance and determine how to take action to manage your retirement savings for the long term. The class also covers how to increase deferrals to your 457 Plan, when possible, and the importance of dollar cost averaging, asset allocation, and rebalancing of the investments in your 457 Deferred Compensation/401(a) Defined Contribution Plans, and (if applicable) your Post Employment Health Plan (PEHP) account.

Women and Investing	FM3045	Nationwide
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Session	Building/Location	Date	Time	Instructor/Coordinator
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0253	City Hall, 14 th Floor Computer Lab	12/07/2017	9:00am – 11:00am	Nancy Chavez
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This class focuses on the special issues most women face in saving for their own retirement and helps you identify if there is a potential gap between the income that you are on track to have in retirement and the income you will actually need. The gap analysis includes a discussion on your pension, Social Security, employer sponsored plans, and personal savings with particular detail given to how each affects women. You will also build a successful plan for saving for retirement by using asset allocation for your retirement options in the City's 457 Deferred Compensation/401(a) Defined Contribution Plans, and (if applicable) the Post Employment Health Plan (PEHP).