University of California

Encouraging Financial Fitness at UC

Fidelity Confidential

What's Happening

- **UC is expanding its financial education program to help employees:**
  - Boost their financial literacy
  - Improve their retirement readiness
- **New elements:**
  - **Enhanced UC Focus on Your Future Web portal** gives each employee the chance to generate a personalized plan for retirement
    - Same URL: **www.ucfocusonyourfuture.com**
    - Updated look! More content! All-new functionality!
  - **New marketing communication program** helps educate employees on the importance of retirement planning and encourages site use

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Why Do This?

- **UC makes a significant investment to attract and retain employees through a number of retirement benefits programs**
- **Unless they are taking full advantage of these programs, many UC employees may find it difficult to replace significant portions of their pre-retirement income**
  - UC employees aged 45+ may need help, especially in lower income ranges
    - Roughly two-thirds are on track to replace 80% of their current income at retirement
    - Just half of those earning <$47,000 are on track to replace 80% of their current income at retirement
  - Only 10% of Americans have a written retirement strategy*
  - For many, the foundation of their retirement strategy is simply to not retire or to work considerably longer than the traditional retirement age of 65*
- **Our efforts to partner with employees around financial planning will:**
  - Strengthen UC's employment brand and help attract/retain key talent
  - Help UC employees have confidence that they can retire when they wish to

** 12th Annual Transamerica Retirement Survey, Transamerica Center for Retirement Studies, 2011*

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Project Objectives

- **At UC, we want our employees to:**
  - **Be aware** of how to balance their short- and long-term financial needs
  - **Understand** the value of the retirement benefit programs at UC
  - **Maximize** their use of UC's retirement benefit programs on an ongoing basis
  - **Appreciate** how retirement benefits dramatically increase the total compensation they receive and the value of what UC provides

From the novice saver to the sophisticated investor, UC will help employees *take new actions* to improve their future financial situations

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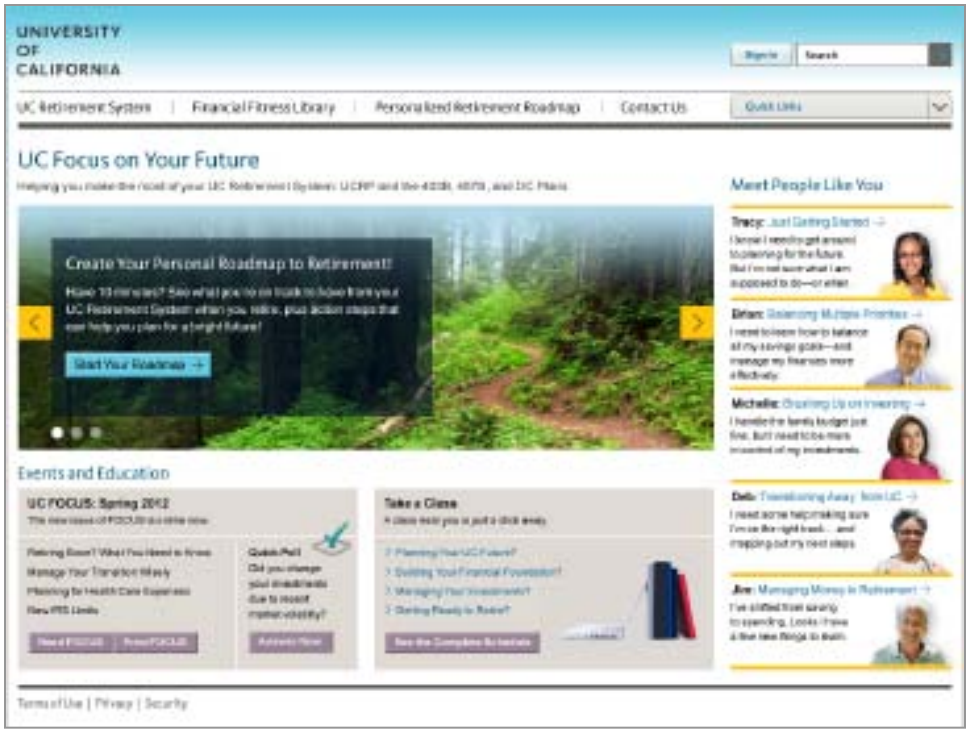
Key Features of the Project

- **Enhanced Online Retirement Review and Personalized Retirement Roadmap**
  - Replaces current paper Retirement Review
  - Provides personal “Retirement Readiness Score” and allows “what-if” analysis
  - Simple way to develop a formal retirement plan
- **Learning Recommendations**
  - Provides recommendations based on short quiz
- **Financial Fitness Library**
  - Comprehensive database of financial education articles, classes, tools and videos
- **Single log-in**
  - Same log-in credentials used for NetBenefits



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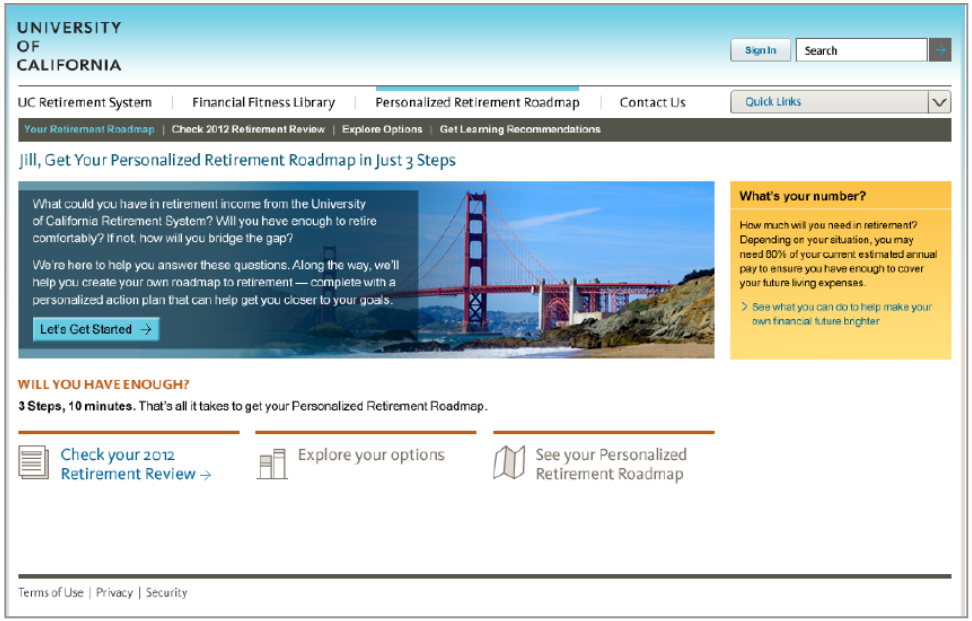
Introducing the Enhanced Retirement Review

- **Shows the estimated monthly income you're on track to receive from the UC Retirement System at age 60**
- **New! Retirement Readiness Score**
  - Illustrates what you may need in retirement and how you're doing against your goal
  - Shows the percentage of current estimated annual pay you could receive at age 60
- **New! Explore how your Readiness Score changes when you try something different**
  - Model an alternate retirement age
  - Change voluntary 403(b)/457(b) contributions
  - Add other sources of income, including Social Security and personal accounts
  - Add spouse/partner income and assets



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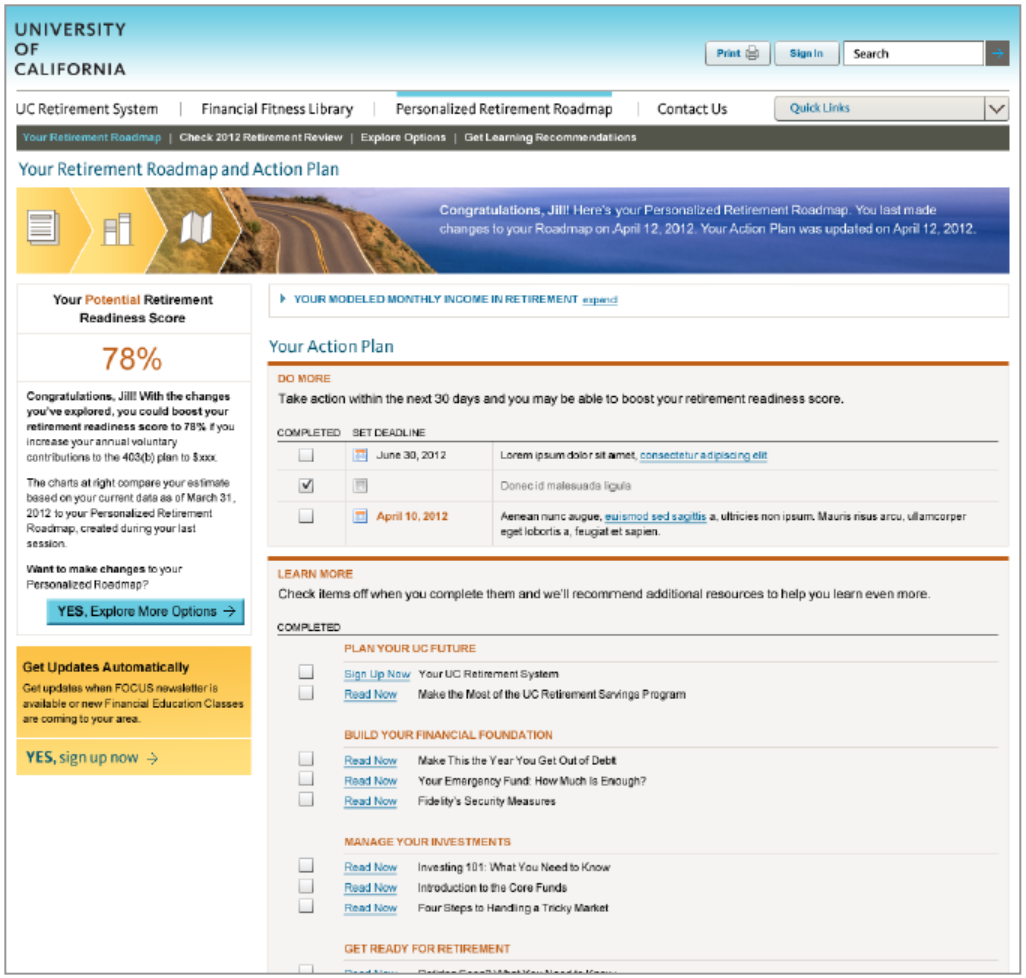
Introducing the New Personalized Retirement Roadmap

- **A simple way to develop a formal retirement plan:**
  - What you need
  - How you'll get there
- **No additional cost to employee**
- **Action Plan**
  - "Do More" section shows savings actions to consider
  - "Learn More" section shows personalized learning resources
  - Plan can be updated over time
  - New learning recommendations provided when you check items off your list



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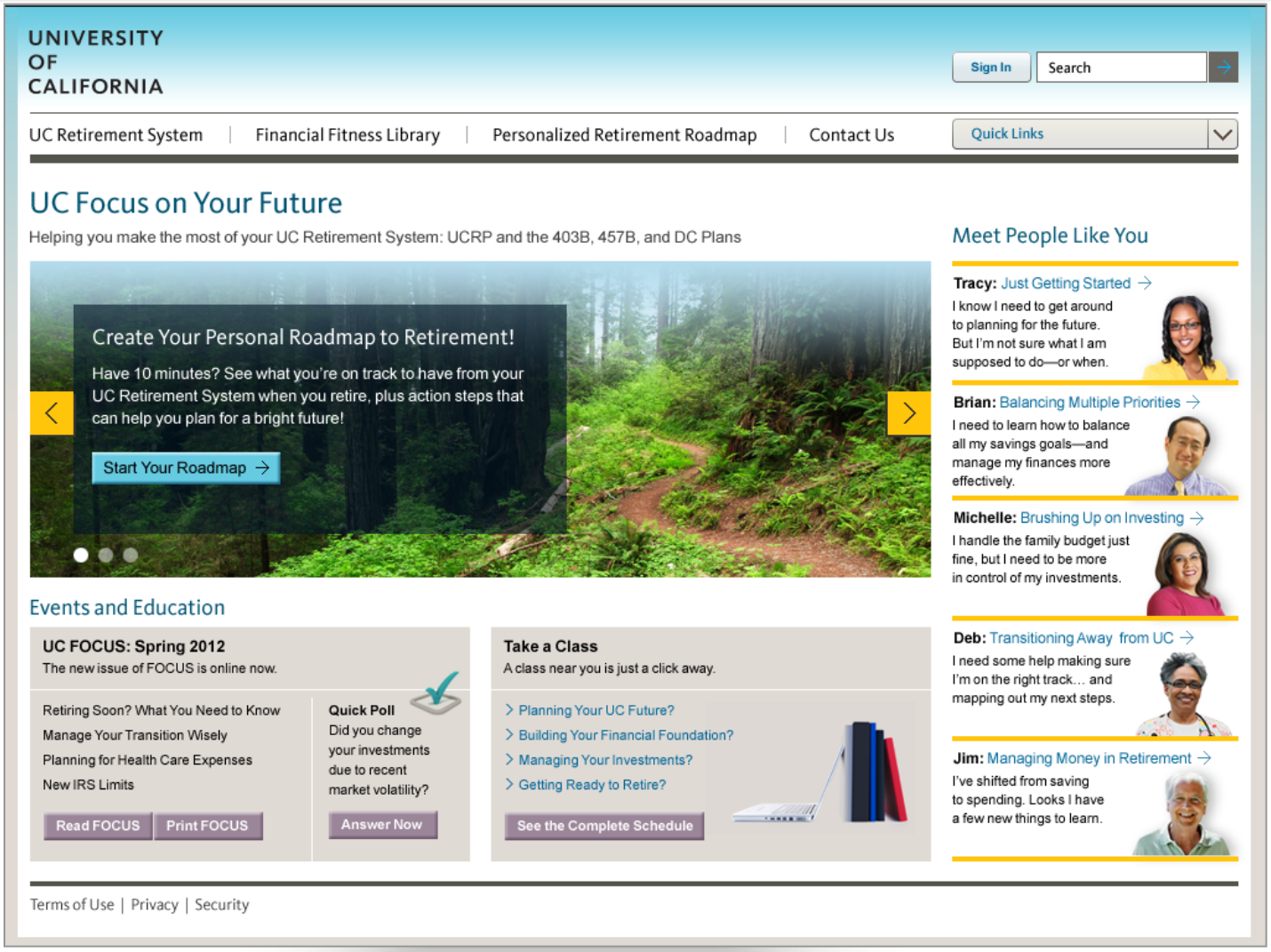
Preview: Home



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Preview: Personalized Retirement Roadmap

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Your Retirement Roadmap | Check 2012 Retirement Review | Explore Options | Get Learning Recommendations

Jill, Get Your Personalized Retirement Roadmap in Just 3 Steps

What could you have in retirement income from the University of California Retirement System? Will you have enough to retire comfortably? If not, how will you bridge the gap?

We're here to help you answer these questions. Along the way, we'll help you create your own roadmap to retirement — complete with a personalized action plan that can help get you closer to your goals.

Let's Get Started →

What's your number?

How much will you need in retirement? Depending on your situation, you may need 80% of your current estimated annual pay to ensure you have enough to cover your future living expenses.

> See what you can do to help make your own financial future brighter

WILL YOU HAVE ENOUGH?

3 Steps, 10 minutes. That's all it takes to get your Personalized Retirement Roadmap.

Check your 2012 Retirement Review →

Explore your options

See your Personalized Retirement Roadmap

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Preview: Check 2012 Retirement Review

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2012 Retirement Review

You're just two steps away from your Personalized Retirement Roadmap.
Click **YES** to see your recommendations in action and explore options for other changes that may help improve your retirement readiness.

YES, Explore Options →

Your Retirement Readiness Score

62%

Jill, you may only have 62% of your current estimated annual pay from the UC Retirement System at age 60 (based on your current participation). You may need to replace up to 80% of your annual pay.

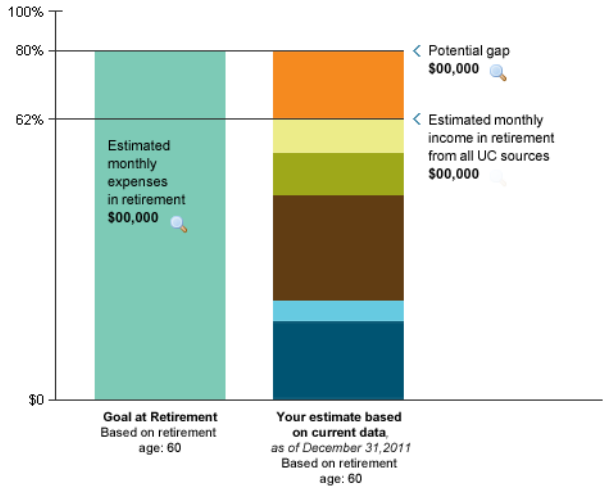
If you increase your annual voluntary contributions to the 403(b) plan to $000, however, you may boost your retirement readiness score to 78%.

Use our modeler to explore this and other changes that can help bridge the gap.

YES, see it in action →

YOUR MONTHLY INCOME IN RETIREMENT

as of December 31, 2011



Your retirement goal	$00,000
TOTAL projected monthly income, at age 60, from the UC Retirement System	$00,000
Potential gap	$00,000

Want to see how your total projected monthly income breaks down among the UC Retirement System plans? collapse

403(b) Plan	$0,000
457(b) Plan	$0,000
DC Plan	$0,000
CAP	$0,000
UCRP	$0,000

See how your estimate was calculated

Data used to create this estimate collapse

Date of birth: 00/00/0000
Current eligible pay: $00,000
Current years of service: 00

UCRP Benefit
Monthly Retirement Income: $0,000/month

Capital Accumulation Plan (CAP)
Balance: $00,000

403(b) Plan
Pretax balance: $00,000
Annual deferral: 0% or $0,000/year

457(b) Plan

DC Plan
Pretax balance: $00,000
After-tax balance: $00,000

Your Retirement Readiness Score

62%

Jill, you may only have 62% of your current estimated annual pay from the UC Retirement System at age 60 (based on your current participation). You may need to replace up to 80% of your annual pay.

If you increase your annual voluntary contributions to the 403(b) plan to $000, however, you may boost your retirement readiness score to 78%.

Use our modeler to explore this and other changes that can help bridge the gap.

YES, see it in action →

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Preview: Explore Options

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Your Retirement Roadmap | Check 2012 Retirement Review | Explore Options | Get Learning Recommendations

Explore Options

Great! You're one step from your Personalized Retirement Roadmap.
Move the sliders or enter data to see what happens when you make changes.
Then click **YES** to save your changes and generate your Personalized Roadmap.

YES, Generate Personalized Roadmap →

Your Current Retirement Readiness Score

62%

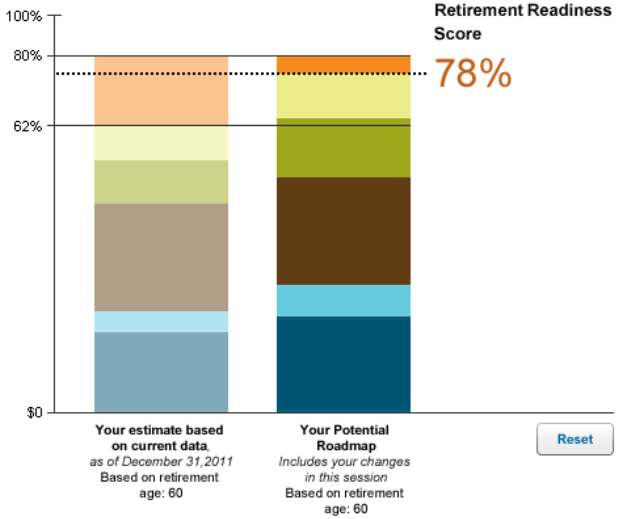
Congratulations, Jill! You could boost your retirement readiness score to 78% if you increase your annual voluntary contributions to the 403(b) or 457(b) Plan to $000.

Use the sliders or enter data below to try other changes, such as retiring later, figuring in your current household income, or adding in non-UC sources of retirement income.

When you're happy with your changes, save them to generate your Personal Retirement Roadmap and see steps you need to take to move forward with this scenario.

YES, Save and Continue →

YOUR POTENTIAL MONTHLY INCOME IN RETIREMENT



Your Potential Retirement Readiness Score

78%

Reset

Your retirement goal.....$00,000

TOTAL projected monthly income, at age 60, from all sources.....$00,000

Potential gap.....$00,000

Want to see how your total projected monthly income breaks down among the UC Retirement System plans? collapse

403(b) Plan.....$0,000
457(b) Plan.....$0,000
DC Plan.....$0,000
CAP.....$0,000
UCRP.....$0,000

> See detail on your original estimate
> See detail on your original 2012 Retirement Review estimate

SEE WHAT HAPPENS WHEN YOU SAVE MORE | ADD NON-UC SOURCES OF HOUSEHOLD INCOME view | CHANGE YOUR RETIREMENT AGE OR PAY view

Enter your contributions in dollars | Enter your contributions as percentages

Annual contribution to 403(b) Plan Contribute maximum amount ☐ **Hypothetical average pre-retirement annual rate of return**

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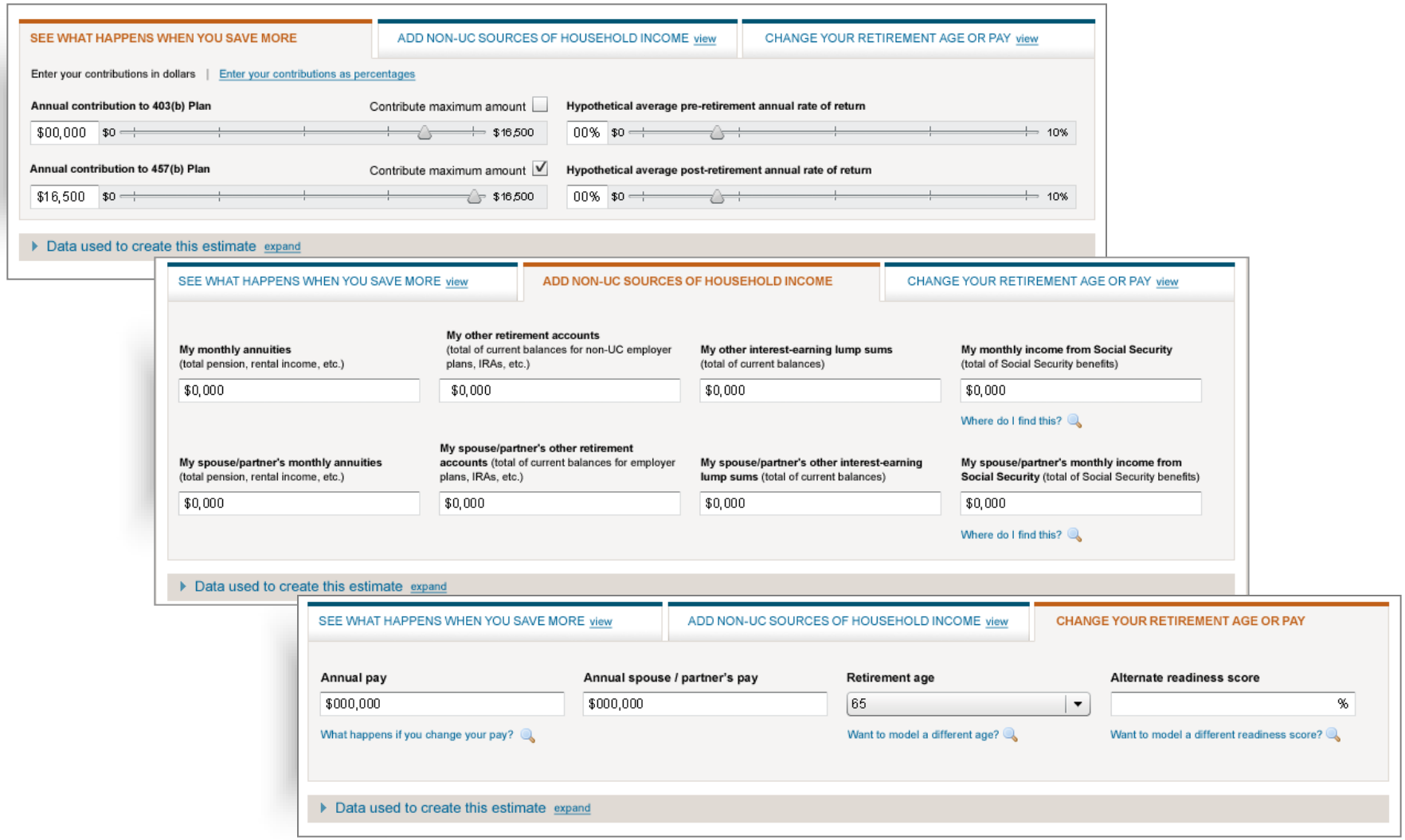
Preview: Modeler Inputs



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Preview: Personalized Retirement Roadmap

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Your Retirement Roadmap and Action Plan

Congratulations, Jill! Here's your Personalized Retirement Roadmap. You last made changes to your Roadmap on April 12, 2012. Your Action Plan was updated on April 12, 2012.

Your Potential Retirement Readiness Score

78%

Congratulations, Jill! With the changes you've explored, you could boost your retirement readiness score to 78% if you increase your annual voluntary contributions to the 403(b) plan to $xxx.

The charts at right compare your estimate based on your current data as of March 31, 2012 to your Personalized Retirement Roadmap, created during your last session.

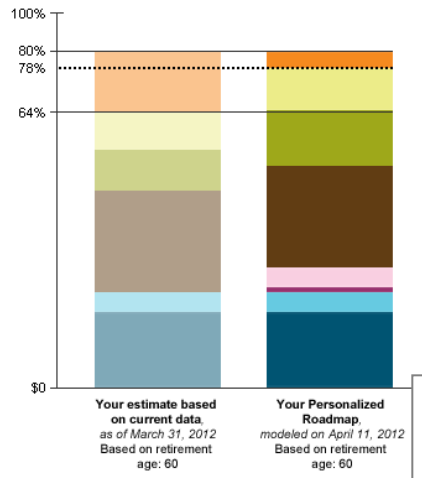
Want to make changes to your Personalized Roadmap?

YES, Explore More Options →

Make your Roadmap even better by getting personalized learning recommendations.

YES, get recommendations →

YOUR MODELED MONTHLY INCOME IN RETIREMENT collapse



Your retirement goal	$00,000
TOTAL projected monthly income, at age 60, from all sources	$00,000
Potential gap	$00,000

Want to see how your total projected monthly income breaks down among the UC Retirement System plans? collapse

403(b) Plan	$0,000
457(b) Plan	$0,000
DC Plan	$0,000
Social Security	$0,000
Other	$0,000

Your Action Plan

DO MORE

Take action within the next 30 days and you may be able t

Make your Roadmap even better by getting personalized learning recommendations.

YES, get recommendations →

Your Action Plan

DO MORE

Take action within the next 30 days and you may be able to boost your retirement readiness score.

COMPLETED	SET DEADLINE	
☐	June 30, 2012	Lorem ipsum dolor sit amet, consectetur adipiscing elit
☑		Donec id malesuada ligula
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Preview: Get Recommendations

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Your Retirement Roadmap | Check 2012 Retirement Review | Explore Options | Get Learning Recommendations

Get Learning Recommendations

Answer a few simple questions below. With your answers, plus your age, deferrals and UC Retirement Savings Program participation, we'll recommend resources you can explore. If you like your recommendations, you can save them to your Action Plan.

RETIREMENT SAVINGS

My experience with contributing to the 403(b) or 457(b) is best described as:

- I just haven't gotten around to enrolling yet
- I have trouble finding money to contribute
- I don't understand how the plans work
- Other

My retirement planning priority is:

- Accumulating savings: I am in my mid career and saving for retirement
- Preparing for retirement: I need a plan to make sure my money last through retirement
- Living in retirement: I need to structure my account for income in retirement

PLANNING PRIORITIES

Next to retirement, my top financial planning priority is:

- Paying down debt
- Saving for college
- Balancing retirement savings with other goals

My primary financial "housekeeping" concern is:

- Keeping my retirement plan up-to-date
- Protecting my identity
- Making sure my affairs are in order in case something happens to me

I have three to six months of living expenses on hand:

- Yes
- No

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Preview: Learning Recommendations

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Your Learning Recommendations

Thank you! Based on your responses, your age, and your UC Retirement Savings Program participation, we think you may find these resources useful.

Save them to your Action Plan and, each time you complete a resource, we'll suggest additional resources based on your profile.

Select all

PLAN YOUR UC FUTURE

- Sign Up Now — Your UC Retirement System
- Read Now — Make the Most of the UC Retirement Savings Program

BUILD YOUR FINANCIAL FOUNDATION

- Read Now — Make This the Year You Get Out of Debt
- Read Now — Your Emergency Fund: How Much Is Enough?
- Read Now — Fidelity's Security Measures

MANAGE YOUR INVESTMENTS

- Read Now — Investing 101: What You Need to Know
- Read Now — Introduction to the Core Funds
- Read Now — Four Steps to Handling a Tricky Market

GET READY FOR RETIREMENT

- Read Now — Retiring Soon? What You Need to Know
- Sign Up Now — Preparing Your Savings for Retirement

Want to see different resources?

If your situation has changed or you want to update your profile to get different resources, all you need to do is update your responses. We'll generate new recommendations for you.

YES, update my profile →

Save for later | **YES**, save to my Action Plan →

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Preview: Completed Personalized Retirement Roadmap

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Your Retirement Roadmap and Action Plan

Congratulations, Jill! Here's your Personalized Retirement Roadmap. You last made changes to your Roadmap on April 12, 2012. Your Action Plan was updated on April 12, 2012.

Your Potential Retirement Readiness Score

78%

Congratulations, Jill! With the changes you've explored, you could boost your retirement readiness score to 78% if you increase your annual voluntary contributions to the 403(b) plan to $xxx.

The charts at right compare your estimate based on your current data as of March 31, 2012 to your Personalized Retirement Roadmap, created during your last session.

Want to make changes to your Personalized Roadmap?

YES, Explore More Options →

Get Updates Automatically

Get updates when FOCUS newsletter is available or new Financial Education Classes are coming to your area.

YES, sign up now →

YOUR MODELED MONTHLY INCOME IN RETIREMENT expand

Your Action Plan

DO MORE

Take action within the next 30 days and you may be able to boost your retirement readiness score.

COMPLETED	SET DEADLINE	
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☐	April 10, 2012	Aenean nunc augue, euismod sed sagittis a, ultricies non ipsum. Mauris risus arcu, ullamcorper eget lobortis a, feugiat et sapien.

LEARN MORE

Check items off when you complete them and we'll recommend additional resources to help yo

COMPLETED

PLAN YOUR UC FUTURE

- ☐ Sign Up Now — Your UC Retirement System
- ☐ Read Now — Make the Most of the UC Retirement Savings Program

BUILD YOUR FINANCIAL FOUNDATION

- ☐ Read Now — Make This the Year You Get Out of Debt
- ☐ Read Now — Your Emergency Fund: How Much Is Enough?
- ☐ Read Now — Fidelity's Security Measures

MANAGE YOUR INVESTMENTS

Get Updates Automatically

Get updates when FOCUS newsletter is available or new Financial Education Classes are coming to your area.

YES, sign up now →

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Introducing the New Financial Fitness Library

- **Includes all content currently available — FOCUS, UC Class Guide, on-site class schedules, links to tools — plus <u>more</u>**
- **No log-in needed to access the Library or UC plan information**
- **New! Searchable content**
  - Use keywords to find what you want
- **New! Multiple ways to browse**
  - By what's popular
  - By category
  - By channel
  - By personal situation
- **New! Expanded sample employee profiles**
  - Lets you find what "people like you" are looking at / thinking about

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Preview: Profile Employees

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Brian

back to Overview

Age: 45
Balancing multiple priorities

Between saving for retirement,paying for my son's college education, and providing support to my parents, I feel like every dollar I have is accounted for. I know I'm not alone. I read that millions of Americans are in the same boat. They call us the 'Sandwich Generation.'

I need to learn how to balance all my savings goals. If I can learn how to manage my finances more effectively, that would be a bonus.

Brian needs help with...

Learning how to prioritize his commitments and budget for savings

- How to Save for Multiple Goals
- Designing a Financial Roadmap
- Your Emergency Fund: How Much Is Enough?
- The Big Squeeze: Taking on the Challenges of the Sandwich Generation

Understanding the types of debt he holds and reducing his credit card debt

- Understanding the Power of Debt
- Make This the Year You Get Out of Debt
- Personal Budget Analyzer

Exploring ways to save for college

- College Planning
- Your College Savings Options
- College Planner

Making sure his financial affairs are in order

- Naming Your Beneficiaries
- Preserving Your Savings for Future Generations
- Estate Planner

RELATED TOOLS AND RESOURCES

- It's a Good Time for Spring Cleaning
- Guarding Against Identity Theft
- Understand Where You Are-Know Where You're Going
- myPlan® Retirement QuickCheck
- When to Save After Taxes
- 403(b) Limit Calculator
- 457(b) Limit Calculator

Answer a few questions and receive **personalized learning recommendations**

YES, Get Recommendations →

Michelle — Brushing Up on Investing | WHAT OTHER PEOPLE ARE VIEWING | Deb — Transitioning away from UC

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SUMMER 2011

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How Dollar Cost Averaging Works

User Rating ★★★★★ Be the first to rate this article!

Did you know that the UC Retirement Savings Program has a built-in way to let you use a time-tested investment technique?

It's called dollar-cost averaging. Simply put, dollar-cost averaging is what you do when you steadily invest in your UC Retirement Savings Program accounts.

The benefit? You get the chance to buy low and sell high — and that means you may be able to benefit when markets drop.

DOLLAR COST AVERAGING IN ACTION

Investing a fixed amount at regular intervals is one way to deal with the inevitable dips and gains in the stock market. As this table shows, dollar cost averaging can result in a better average share price than trying to time your purchase.

Month	Amount Invested	Price per Share	Shares Purchased	Total Number of Shares in Account
January	$100	$25.00	4.00	4.00
February	$100	$20.00	5.00	9.00
March	$100	$12.50	8.00	17.00
April	$100	$10.00	10.00	27.00
May	$100	$16.00	6.25	33.25
June	$100	$26.00	3.85	37.10
Total	**$600**			**37.10**

Dollar cost averaging does not ensure a profit or guarantee against loss in declining markets. For the strategy to be effective, you must continue to purchase shares both in market ups and market downs.

Here's How it Works

You devote a fixed amount to each of your plan investments every pay period, regardless of what's happening in the market.

Over the years, your paycheck deductions buy more shares of each investment option when prices are lower and fewer shares when prices are higher.[1]

But investors often stop contributing entirely during significant downturns in the stock market — short-changing the potential for growth. No matter how quickly the stock market recovers, continuing your UC Retirement Savings Program contributions could help put you in a position to benefit when it does.

[1] *Dollar cost averaging doesn't ensure a profit or protect against loss. For the strategy to be effective, you will need to continue making purchases during periods of low price levels.*

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

Fidelity Brokerage Services LLC, member NYSE, SIPC, 900 Salem Street, Smithfield, RI 02917

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Remember the Old Phrase, "Buy Low, Sell High?"

When you contribute steadily to your UC Retirement Savings Program investments over time, that's just what you have the ability to do.

You May Also Like

Lorem ipsum dolor sit amet

Sed ut perspiciatis unde omnis

At vero eos et accusamus

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How Dollar Cost Averaging Works

User Rating ★★★☆☆ (Average 4 out of 5) Thanks for voting!

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Nullam ac nibh massa

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You May Also Like

Lorem ipsum dolor sit amet

Sed ut perspiciatis unde omnis

At vero eos et accusamus

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Preview: Financial Education Class Guide

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UC Financial Education Classes

UC offers a range of retirement planning and financial education classes to help you make the most of the UC Retirement Savings Program.

Plan Your UC Future

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

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

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

Build Your Financial Foundation

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

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

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

Manage Your Investments

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

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

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

Get Ready to Retire

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

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

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

Sign up to receive emails for future classes →

See the full schedule of dates and times →

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Preview: Financial Education Class Schedule

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Overview | Plan Your UC Future | Build Your Financial Foundation | Manage Your Investments | Get Ready for Retirement | FOCUS

Schedule of UC Financial Education Classes

Please select your location:

Berkley

Summer 2012 Financial Education Classes for UC Berkeley

This quarter, all classes will be held in: **2200 University Ave, University Hall Berkeley, CA 94720**

Please RSVP with Fidelity by calling **1-800-642-7131** or online at http://getguidance.fidelity.com/universityofcalifornia

Click on the column headers below to sort by class title, date or time.

CLASS TITLE	DATE	TIME	LOCATION
Your UC Retirement System	July 5, 2012	9:00 AM	Room 24
Getting on the Right Path with your UC Savings Plans	July 5, 2012	10:15 AM	Room 24
Building a Portfolio for Any Weather	July 5, 2012	11:30 AM	Room 24
Accessing Your Account Online	July 5, 2012	12:45 PM	Room 24
Designing a Financial Roadmap	July 6, 2012	9:00 AM	Room 24
Remaining Confident in a Challenging Market	July 6, 2012	10:15 AM	Room 24
Building a Portfolio for Any Weather	July 6, 2012	11:30 AM	Room 24
Your College Savings Options	July 6, 2012	1:30 PM	Room 24
Understanding the Power of Debt	July 6, 2012	2:45 PM	Room 24
Getting on the Right Path with your UC Savings Plans	July 8, 2012	9:00 AM	Room 24
Preparing Your Savings for Retirement	July 8, 2012	10:15 AM	Room 24
Shifting From Savings to Spending	July 8, 2012	11:30 AM	Room 24
Preserving Your Savings for Future Generations	July 8, 2012	12:45 PM	Room 24
Your UC Retirement System	July 13, 2012	9:00 AM	Room 24
Getting on the Right Path with your UC Savings Plans	July 13, 2012	10:15 AM	Room 24

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Marketing Communications

- **Primarily electronic with judicious use of print**
- **Early focus on encouraging employees to provide email addresses**
- **Coordinated with UC's existing benefits communication program**
- **Includes brief module for UC financial education classes**
  - Ideal for department meetings
- **Training for Fidelity representatives**

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Timeline

- **Now through January 2012: Programming and communication development**
- **January 2012: Marketing communications begin**
- **February 2012: Updated site launches**
- **Stay tuned for more details!**

How we will measure success:

- Visitor trends for new site
- Use of all tools
- Class attendance and evaluations
- Survey feedback, where practicable
- Plan behavior (deferrals and participation)

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