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Reap your rewards in retirement with Retirement Ready [1]

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Life is a garden. You've spent the time nurturing your seed money, preparing for retirement, and looking forward to reaping the rewards. As retirement grows closer, you may have neglected one of the hardest questions: What happens next?

"One of the things I ask people to do is to recall the other transitions that they have made in their life and work. All of us have navigated lots of changes. This is just the next one," said Mark Saine, managing director of Client Leadership Solutions with TIAA.

As University of Colorado faculty and staff enter this next transition, Employee Services is here to help. Each year, we host Retirement Ready — a series of educational sessions designed to help faculty and staff nearing retirement age tend to important details before they reap the fruits of their labor in retirement.

In Saine's Feb. 26 Retirement Ready webinar, "The Retirement Mosaic," attendees will not only look at the financial part of retirement, but what they want to do with their time and energy. That may be working a small part-time job, travelling with friends or spending more time with loved ones.

"Retirement consists of many different but related parts. The idea of a mosaic is that when you combine all these pieces, you create a picture," Saine said. "While the money part is obviously important, retirement is not about the nest egg you have built. Retirement is about what you have saved that money for. Planning for a satisfactory retirement is about the broad view."

Enjoy the fruits of your labor at Retirement Ready

Anyone within five years of retirement should begin planning as soon as possible, and the Retirement Ready virtual series is a great way to dig 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.

Watch on-demand courses

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

Webinar schedule

Register for the Retirement Ready virtual sessions that apply to your retirement plan enrollment.

- **Feb. 26 — The Retirement Mosaic:** This workshop explores the non-financial aspects of retirement and presents a model that helps you consider a fuller view of retirement.
- **March 5 — Pre-Retirement Planning Workshop** *(PERA plan enrollees only)*: This PERA workshop will guide you through three key steps to help you retire with confidence: how to estimate your future retirement income, identify expenses and address any gaps that might get in the way of reaching your retirement goals.
- **March 6 — Protect your future: Set your retirement date. Understand the factors to get you to your goal.** *(CU 401(a) plan enrollees only)*: This webinar takes you through steps to deciding when the time is right, including estimating retirement expenses, closing any income gap and understanding key milestones that can impact your retirement finances.
- **March 11 — Social Security Basics:** Social Security is a large part of retiring – one that often leaves people confused. This interactive lecture, hosted by Social Security, provides clarity on Social Security retirement benefits, pre-retirement planning and more.
- **March 12 — Retirement Process Meeting** *(PERA plan enrollees only):* Designed for PERA participants 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 19 — PERACare (65 and older)** *(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 20 — Estate Planning: Manage your finances and planning for life milestones:** This TIAA-hosted session focuses on how major life events can impact your long-term financial goals, how to handle your finances without losing sight of retirement and managing your financial well-being during times of transition and grief.

Register today for Retirement Ready. [6]

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