Life is a complex brew that takes time and patience, persistence and some detailed know-how — and like a good cup of tea, everyone prefers their retirement their way. 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 tell you exactly how to concoct your ideal retirement, but you can learn the best methods to stir together the ingredients to manage 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 — 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 or University of Colorado PERA DB Retirees. These courses are available year-round from the Retirement Ready homepage.

**Webinar Schedule**

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

- **Feb. 22** — Live with confidence in retirement: 5 steps to creating your income plan (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 features a comprehensive five-step strategy to understand your income sources, plan for your needs and adjust as your needs change.

- **Feb. 28 — Retirement Process Meeting** *(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 5 — 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. This hands-on session with TIAA’s Mark Saine will help you think through retirement’s big picture and give you tools to optimize your retirement experience.

- **March 8 — Social Security Basics**: 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 11 — 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 14 — Medicare 101**: 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 insurance and provide helpful informational resources. The final 30 minutes will be reserved for questions.

Retirement doesn’t have to be overwhelming — you can develop skills and strategies to manage your assets and fill your unique retirement cup. Take advantage of these CU Retirement Ready resources and begin preparing today to brew up your best retirement.

**Registration is open**: Visit the Retirement Ready website [6] to view full event information and register.

Retirement Ready [7], retirement planning [8], PERA [9], TIAA Help Desks [10], medicare [11], social security [12], 403(b) [13]  
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