



Summary of Webinars – National Retirement Security Month 2021

Hyas Presentation

1. Basics of Investing (1.25 Hours):

Investing for a long-term goal can be daunting without knowing the different types of funds (and asset categories) available to you in the San Joaquin County deferred compensation plans. Attend this “Basics of Investing” session to learn about the building blocks needed for a healthy retirement account.

Empower Presentations

1. Your Plan Overview (1 Hour):

- Benefits of saving through the plan
- Understanding retirement income
- Investing choices
- How to enroll

2. Saving Early in Your Career (1 Hour):

- Improving your financial life
- Setting financial goals
- Creating a budget
- Making debt payoff a priority
- Building a safety net

MHN Presentations

1. Transitions to Retirement (2 Hours):

Adjusting to retirement is a multifaceted process. Once the reality of retirement has set in, it is important to develop goals and find activities that give each day purpose and meaning. There can be many opportunities when you retire. What will be your new life path? This workshop provides suggestion for life-purpose planning as you enter your retirement years.

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2. Managing Personal Finances (2 Hours):

To enjoy success, we must balance what we spend with what we earn. This workshop will offer the tools needed to create a successful budget and spending plan. Participants will also analyze overspending and credit, discuss how to establish credit, avoid credit card fraud, and resolve problems with debt that have developed over time.

3. Lifestyle Issues for Pre-Retirement (1 Hour):

Planning is the key to an easy transition and a richer, more satisfying retirement. This course introduces the many issues to be addressed when planning for retirement, such as finances, health issues, and lifestyle.

4. Budgeting for the Holidays

Whether you are planning a New Year's bash, a family trip to see the grandparents, or an exciting winter vacation, now is the time to get your finances in order. Too often, the spirit of gift-giving extends beyond what we can afford. This workshop discusses the basics of proactive financial planning for the holidays so participants can enter the new year free of guilt and debt.

San Joaquin County Employees' Retirement Association (SJCERA) Presentation:

1. Understanding Your Retirement Benefit (1 Hour):

As a full-time employee of San Joaquin County, you are contributing to your SJCERA benefit. This timely workshop provides practical advice and information every employee needs to prepare for retirement.

Who are the Vendors?

- Hyas: The County's independent deferred compensation investment consultant
- Empower: The County's deferred compensation record keeper
- MHN: The County's Employee Assistance Program vendor
- SJCERA: The County's defined benefit plan (pension) association