Join us in learning how you can save for retirement? A representative from the Savings Plus Program will be on campus to provide information on the Savings Plus Program offered to employees on a voluntary pre-tax deduction option for a 457 Deferred Compensation and 401(k) Thrift plan.

- Are you worried about whether or not your CalPERS retirement will make ends meet?
- Do you want to invest, but don’t know where to start?
- Are you wondering how you’re going to pay for raising health care costs in retirement?

**If you do not currently contribute to the Savings Plus Program.** Learn how tax deferred savings will help you reach your retirement goals. This presentation will show you the advantage of tax-deferred savings, and how to enroll in the Savings Plus Program.

**For participants already enrolled or planning to enroll in the Savings Plus Program.** The question becomes “Where do I put my money?” This presentation focuses on asset allocation and how to choose an investment strategy that best fits your time horizon and risk tolerance. This presentation also addresses current developments in the program.

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**SIGN UP TO LEARN MORE ABOUT THIS IMPORTANT BENEFIT FOR CSU EMPLOYEES!**

**DATE:** Thursday, October 11, 2012

**TIME:**

- **Session 1** 11:30 AM – 12:30 PM Course Session 005
- **Session 2** 1:00 PM – 2:00 PM Course Session 006

**PLACE:** University Student Union, Pavilion Conference Room

To register for one of these sessions **on-line through “myFresnoState” portal on the eTraining website at**: [https://my.fresnostate.edu/x/?k=tr](https://my.fresnostate.edu/x/?k=tr). Select Course Session 000121. Click “enroll” to select the session time.