

ISLAND \$AVINGS PLAN WORKSHOPS



Informative and impactful, the following collection of Island Savings Plan workshops focus on topics of special interest to participants and are delivered by Prudential Retirement Education Counselors at Benefit Fairs and Lunch-n-Learn meetings throughout the year.

Contact Plan Manager, Kevin Malmud to add any one of these programs to your location's calendar today. Call **888-71-ALOHA** (888-712-5642) and press option 2.

Island Savings Plan Overview

Provides a general overview of the features and benefits of the plan, the need to save for retirement, and the investment options available.

Island Savings Plan—Pre-Retirement

Emphasizes the various financial considerations for those approaching retirement. Examine strategies to help you maximize your contributions and the various distribution options available once you retire.

Understanding Market Behavior

Review the history of the markets, including downturns and recovery periods, as well as long term trends and returns. Learn about the concepts of diversification and asset allocation to assist you with your investment strategy.

How Millennials Can Plan for the Journey to Retirement Using the Island Savings Plan

Millennials have a lot on their plate—student loan debt, rent payments, utilities, etc., so it's important to start planning. This presentation underscores the need to plan and keep long-term goals in mind to build a successful retirement.

The Power of Ahupua`a

Provides a general overview of the features and benefits of the plan, and the need to focus on your future by looking at what traditional Hawaiian sayings and proverbs can teach us about providing for a long, comfortable life after our working days are done.

Exploring the Big Picture of Retirement Income

To plan for your financial future, you should know where your monthly retirement income will come from, and approximately how much you could receive from each source. Attend this workshop to learn how your overall retirement income, which includes your ERS Pension and Social Security, can be enhanced when you participate in the Island Savings Plan.



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