MURRAY
STATE UNIVERSITY
Office of Human Resources
412 Sparks Hall
Murray, KY 42071-3312

Navigating your financial path can be complicated.

Don't put off getting directions!

Please join us for these informative seminars designed to benefit those beginning their financial journey as well as those navigating toward retirement. We will discuss topics which affect all of us including: controlling debt, balancing your budget, the importance of investing, and retirement planning.

For more information on this event, visit ***www.murraystate.edu/hr/*** or call Human Resources at ext. 2146

No matter where you are on your journey ...

Get on the right financial path

All seminars are in the Curris Center on the Murray State campus.

Monday, April 8

When to Ask for Directions

Johanna Fox Turner, CPA, CFP®, and partner of Milestones Financial Planning will provide practical tips for pulling out of a financial ditch and staying on course. She will also discuss how to decide if there is a need for a financial advisor and will offer tips for boosting income in retirement.

10-11 a.m. • Barkley Room

Navigating Your Next Adventure: Managing Your Income in Retirement

Susan Wilson, financial advisor for Edward Jones, will discuss strategies to help money at retirement last through retirement. She will explore how to plan upfront for concerns like inflation, healthcare, and how to prepare if things do not go as expected.

Light Refreshments will be sponsored by Susan Wilson.

12:30-1:30 p.m. • Barkley Room

Estate and Will Planning

David Perlow, attorney at law, will share the need for establishing trusts, strategies for effective estate planning, and the importance of having a will.

2-3 p.m. • Barkley Room

Tuesday, April 9

Bring Balance to Your Budget

Matt Idlett, financial advisor for Edward Jones and an ING representative, will examine such topics as setting personal financial goals, controlling debt and improving credit scores. In addition, how to balance saving, spending and borrowing will be discussed.

Breakfast will be sponsored by Matt Idlett.

8:30-9:30 a.m. • Mississippi Room

Basic Rules of Investing and Market Outlook for 2013

George Hnaras, regional sales consultant with Federated Investors, will discuss the importance of investing and how this year's market is affected.

The presentation and lunch are sponsored by the Legend Group.

11:30 a.m. • 12:30 p.m. • Mississippi Room

Retirement Benefits for KERS Members Hired After 9/1/08

Aimee Rives of the Kentucky Employee Retirement System (KERS) will give an overview of benefits for the employees who joined the system on or after 9/1/08. She will discuss the benefits of the retirement system and will be available for employee questions.

1-2 p.m. • Barkley Room

Retirement Benefits for KERS Members Hired Before 9/1/08

Aimee Rives of the Kentucky Employee Retirement System (KERS) will provide information on the benefits for employees who joined the system before 9/1/08. She will discuss the benefits of the retirement system and will be available for employee questions.

2:30-3:30 p.m. • Barkley Room

Wednesday, April 10

Retirement Benefits for KTRS Members Hired after 7/1/08

Becky Niece of the Kentucky Teachers Retirement System (KTRS) will discuss the benefits for employees hired after 7/1/08 under KTRS. Topics include retirement credit purchases and eligibility for retirement.

12:30-1:30 p.m. • Barkley Room

Retirement Benefits for KTRS Members Hired before 7/1/08

Becky Niece of the Kentucky Teachers Retirement System (KTRS) will discuss the benefits for employees hired before 7/1/08 under KTRS. Topics include improving your KTRS account, preparing for retirement and eligibility for retirement.

2-3 p.m. • Barkley Room

Thursday, April 11

Women's Chocolate Tasting

Sarah Boston, district manager with VALIC, along with Maclynn Scott and Yvette Turnbaugh, VALIC financial advisors, will address the unique financial hurdles women face as well as how women are making financial strides and can have income for retirement.

8:30-9:30 a.m. • Mississippi Room

Making the Most of Your Social Security Benefits

Kyle Roy, divisional vice president for Sun America, will speak about when to start Social Security income, how taking payments now or later can affect you, and what married couples can do to increase their overall benefits.

Presentation and brunch sponsored by VALIC.

10:30-11:30 a.m. • Mississippi Room