

Education by Empower series - 2025

Opportunities for employee engagement with hot topics*

Third week of every month on Tuesday at 10 a.m., 1 p.m., 4 p.m., Wednesday at 11 a.m., 3 p.m., 6 p.m., & Thursday at 12 p.m., 3 p.m., & 5 p.m. (Spanish), all ET Fourth week of every month on Wednesday at 12 p.m., 3 p.m., 6 p.m., all ET.

January	February	March	April	May	June
Building a foundation of financial wellness	Introduction to tax planning	Sandwich generation	Boost your savings	A financial experience focused on you	Retirement Readiness
21, 22, 23, & 29	18, 19, 20, & 26	18, 19, 20, & 26	15, 16, 17 & 23	20, 21, 22, & 28	17, 18, 25, & 26
July	August	September	October	November	December
Estate planning	A closer look at Social Security	Planning for healthcare expenses	Investing basics	Benefits of your plan	Retirement myths
15, 16, 17, & 23	19, 20, 21, & 27	16, 17, 18, & 24	21, 22, 23, & 29	18, 19, 20, & 26	16, 17, & 18



Learn more

*Sessions are live and available in Spanish.

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Building a foundation of financial wellness: Areas of financial focus that affect everyone's life, hear personal experiences, and steps to take toward financial wellness.

Introduction to tax planning: Types of taxes, tax-filing information and forms, tax brackets, tax minimization strategies, methods of and common tax filing errors.

Sandwich generation: Caring for aging parents and children, maintaining balance and juggling the needs of parents, children, and yourself, plus how to prepare financially.

Boost your savings: Why saving matters, a look at your savings, saving in your plan, and ways to save.

A financial experience focused on you: Your personalized dashboard, free real-time tools, on demand resources and education, human support when you want it.

Retirement readiness: What is retirement readiness? How much does it take to retire? Estimating and factoring in Social Security.

Estate planning: What estate planning is, benefits of an estate plan, components and documents.

A closer look at Social Security: What is Social Security, when to take it, how pensions affect Social Security, spousal benefits.

Planning for healthcare expenses: Understanding healthcare costs, what you need to know about Medicare, and planning for potential expenses.

Investing basics: Expanding your investing know-how, determining your investing style, becoming a smarter investor, choosing your investments.

Benefits of your plan: The benefits of saving in the plan, retirement planning basics, and how to enroll plus next steps.

Retirement myths: Account security, withdrawals, and facts vs fiction.



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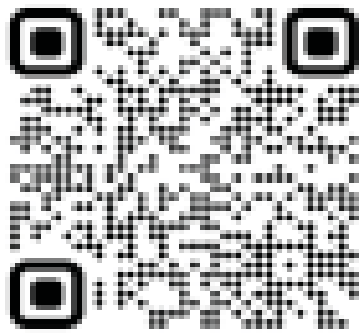
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Serie educativa de Empower - 2025

Oportunidades para la participación del empleado con temas comunes*

La tercera semana de cada mes los martes a las 10 a.m., 1 p.m., 4 p.m., los miércoles a las 11 a.m., 3 p.m., 6 p.m., & los jueves al 12 p.m., 3 p.m., & 5 p.m. (Español), todas ET. La cuarta semana de cada mes los miércoles al 12 p.m., 3 p.m., 6 p.m., todas ET.

Enero	Febrero	Marzo	Abril	Mayo	Junio
Construir una base del bienestar financiero para todos	Introducción a la planificación de impuestos	La generación sándwich	Impulsar sus ahorros	Una experiencia financiera centrada en usted	Planificación del retiro
21, 22, 23, & 29	18, 19, 20, & 26	18, 19, 20, & 26	15, 16, 17 & 23	20, 21, 22, & 28	17, 18, 25, & 26
Julio	Agosto	Septiembre	Octubre	Noviembre	Diciembre
Planificación patrimonial	Un vistazo más de cerca al Seguro Social	Planificación de los costos de atención médica	Conceptos básicos sobre las inversiones	Los beneficios de su plan	Los mitos sobre los planes de retiro
15, 16, 17, & 23	19, 20, 21, & 27	16, 17, 18, & 24	21, 22, 23, & 29	18, 19, 20, & 26	16, 17, & 18



Aprende más

*Las sesiones están en vivo y disponibles en español

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Construir una base del bienestar financiero para todos: Áreas de enfoque financiero que afectan la vida de todos, escuchar experiencias personales, y pasos para seguir hacia el bienestar financiero.

Introducción a la planificación de impuestos: Tipos de impuestos, información sobre la presentación de impuestos y formularios, niveles tributarios, estrategias de minimización de impuestos, errores comunes al presentar declaraciones de impuesto.

La generación sándwich: Cuidar a padres ancianos e hijos, mantener equilibrio y malabar las necesidades de los padres, hijos y usted mismo, además cómo prepararse financieramente.

Impulsar sus ahorros: Por qué es importante ahorrar, un vistazo a sus ahorros, ahorrar en su plan, y maneras de ahorrar más.

Una experiencia financiera centrada en usted: Su panel de control personalizado, herramientas gratuitas en tiempo real, educación y recursos a solicitud, apoyo humano cuando lo desee.

Planificación del retiro: ¿Qué es la planificación del retiro? ¿Cuánto se necesita para retirarse? Estimar y tener en cuenta el Seguro Social.

Planificación patrimonial: Lo que es la planificación patrimonial, beneficios de un plan patrimonial, los componentes y documentos.

Un vistazo más de cerca al Seguro Social: ¿Qué es el Seguro Social?, cuándo tomarlo, cómo afectan las pensiones al Seguro Social, beneficios conyugales.

Planificación para los gastos médicos: Comprender los costos de atención médica, lo que necesita saber sobre Medicare, planificación de sus posibles gastos.

Conceptos básicos sobre las inversiones: Ampliar los conocimientos técnicos de inversión, determinar su estilo de inversión, convertirse en un inversionista más inteligente, elegir sus inversiones.

Los beneficios de su plan: Beneficios de ahorrar a través de su plan, los básicos sobre la planificación de retiro, y cómo inscribirse y siguientes pasos.

Los mitos sobre los planes de retiro: Protección de la cuenta, retiros, y hechos vs. ficción.



Aprende más

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