

Your Total Rewards

When Should You Start Planning for Retirement?

Spoiler alert: The answer is “now”

Whether you're new to the workforce or have been at it for years, the time to start saving for your retirement is now—and that doesn't mean just setting aside some money every paycheck hoping everything will magically come together by the time you retire. You need a plan.

The No. 1 reason that people delay retirement planning is because they think the stock market is too confusing, and they just don't know where or when to begin. If that describes you, take heart: Children's and Fidelity will help give you the tools to plan for a financially secure retirement.

This February, Children's will offer a variety of workshops centered on helping you build a plan for a healthy retirement. Read on...this will be more fun than you think.

These workshops, which will be held during the weeks of Feb. 14 and 21, will cover topics such as:

- “Girls just Wanna have Funds!” This ladies-only workshop targets issues and concerns that are particularly important to women.
- Baffled by the Market? Let Fidelity help you unravel the confusion so you can understand how the market affects you and how you can use it to build your portfolio.
- Think your finances are in too much of a mess to even try to plan for the future? All the more reason to seek advice from a financial advisor who can help you sort through the weeds and clear your path.
- Think you can spend now and catch up later? The answer is “no,” but in this workshop you will learn how you can save more for less if you start early.

No matter which workshop you attend, you'll learn these three important things: Why you should plan; how you can plan effectively; and what tools you'll need along the way to ensure a financially secure future. What's more, each workshop will offer healthy food, games and prizes—and all attendees will be entered in a drawing for a special prize. Watch for announcements on Careforce Connection for more details.

By actively participating now in the development of a financial plan for your retirement years. Be sure to take advantage of our partnership with Fidelity, and help Children's help you plan for your future.

Although Children's is focusing on retirement planning during the month of February, that doesn't mean this is the only time you can get the help you need to plan for retirement. You always have access to help from Fidelity, either online, by phone, or by speaking with Children's dedicated Fidelity representative, Richard Goldman.

Here's how:

- To schedule an appointment online, log on to fidelity.com/atwork/reservations and select a meeting time and location. The schedule is updated regularly throughout the year. Follow the instructions on Careforce (click on the Total Rewards link, then go to 2011 Benefits and Retirement Plan) when scheduling your appointment online.
- To schedule an appointment by phone, call 1-800-642-7131. A customer service representative will arrange an on-site appointment for you.
- If you work at one of Children's neighborhood locations and would like to meet with our Fidelity representative at your location, you must make your appointment by phone (online scheduling is not available for neighborhood locations).

Go Figure

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The number of summer VolunTEENs we had at our three hospitals in 2010.
If you know a student between the ages of 15–18 who would make a great volunteer for the 2011 VolunTEEN program, please contact Volunteer Services. Applications are due in March.