



Savings Plus Program (SPP) Seminar Voluntary Pre-Tax Plans

- 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, come to this one-hour seminar to learn how tax deferred savings will help you reach your retirement goals. This presentation will show you why you should save for retirement, 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 seminar 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.

The Savings Plus Program currently offers employees voluntary pre-tax deductions for a 457 Deferred Compensation plan and 401(k) Thrift plan.

**ATTEND A SEMINAR TO LEARN MORE ABOUT THIS IMPORTANT BENEFIT
FOR CSU EMPLOYEES!**

Date: Wednesday, September 23, 2009

Time: Session I - 10:00 a.m. to 11:00 a.m. (New Enrollees)
Session II - 11:30 a.m. to 12:30 p.m. (Current Enrollees)
Session III - 1:00 p.m. to 2:00 p.m. (New Enrollees)

Place: University Business Center
Room 194

To register for one of these sessions login the Employee Self-Service area of My Fresno State portal and select Learning & Development/Request Training Enrollment.