



# 2012 Benefits

## Financial Health

### Ready to Retire?

One of Hoag's goals for employees is to have ready access to information around retirement planning. There's a lot to know now in order to plan well for retirement in the future. We want our employees to know those things and have that information available.

We think it's so important especially for us in today's economy to understand how the landscape of retirement is continually changing and to understand those changes so we can plan for them. The laws and regulations around Social Security and at which age we'll be eligible are changing. With healthcare reform, we know there will be changes to programs like Medicare when we decide to retire. Hoag is very generous to us in the 401(k) match as well as the safe harbor allowance that we receive. So the financial piece of the puzzle is also important and warrants our attention as far as planning.

With this goal in mind, we created this retirement planning seminar. So who's speaking at the seminar? We have asked one of Hoag's vendor partners - the Retirement Benefits Group - to provide a program for us that goes beyond reviewing the results of our 401(k) funds every quarter. They have assembled a robust panel of guest speakers to further educate us about the changing retirement landscape, the regulations, the resources, etc. Joining us will be a dynamic speaker from the **Council on Aging** as well as a speaker from the **Social Security Administration**. Additionally, we will have a financial planner from the **Retirement Benefits Group**.

*Please join us on;*

**Date:** Thursday, October 11, 2012

**Time:** 6:00 pm – 8:00 pm

**Location:** Café A & B - Hoag Newport Beach campus

**Who should attend:** All are welcome. Those within 5-10 years of retiring will find this most beneficial.

Refreshments will be served and we invite you to please attend and bring one guest - your spouse, significant other, family member or a friend if you'd like. This is meant to be a casual venue with opportunity for learning, discussion and questions. Of course, it is free and offered as a benefit to you as an employee of Hoag.

*Space is limited so if you plan to attend, you will need to sign up on **Hoag University** go to the "Specialized Training" classes and you'll see "Ready To Retire Seminar".*