

Winter 2018

Through the WIRE

LOCAL 26 IBEW-NECA JOINT TRUST FUNDS

Celebrate the Season



ALSO INSIDE:

**Debunking the
Myths About the
Flu Vaccine**

Dear Participant,

As we close out a year that has seen its highs and lows, the best of humanity and times that called mankind into question, I hope your Local 26-NECA Joint Trust Funds has been a constant source of peace for you and your family. As you face everyday stresses, and even extraordinary stresses, the Joint Trust Funds office will always be here for you ready to serve you. We are proud to offer you and your family a comprehensive health plan you can count on and a pension plan and individual account plan that will give you financial peace of mind in your retirement.

I hope you know that we are always here to serve you. We are here to advocate for you so you and your family may live in good health and you may retire with dignity. It is our honor to grow and protect the benefits you have worked so hard to establish.

I wish you and your family a wonderful holiday season and only the best in the coming year!

Yours in good health,



Peter Klein
Fund Manager

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go to www.ewtf.org
<http://www.ewtf-wellnessworks.org>



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When It Comes to Vaccinations, There's No Shortage of Myths and Misconceptions

Flu season is here and you know what that means—the debate about getting the flu shot has begun. The one thing everyone agrees on is that no one wants the flu; what people can't agree on is the effectiveness of the flu vaccine.

In fact, it's not just the flu vaccine that creates camps of people who vaccinate vs. camps of people who don't; this proverbial line in the sand is drawn with every immunization. Myths and fears about a vaccination itself seem to trump the fear of getting a potentially deadly virus or disease. This is why diseases and viruses believed to be long gone are making a comeback and why a common virus like the flu unnecessarily claims lives every year.

It is important to remember that the effectiveness of a vaccine, any

vaccine, depends on what's known as herd immunity, or the concept of a large portion of a community being vaccinated and providing a level of immunization from contagious diseases and viruses to the entire community. Think of it like erecting a barrier, each vaccination a brick in the barrier, around

a community to keep out viruses and diseases, such as flu, polio, and whooping cough, for example, for which there are vaccinations. However, when people in the community start to rely more and more on others to get vaccinated and fail to get vaccinated themselves, the bricks in the barrier go missing and ▶



viruses and diseases find their way into the community and make a reappearance. In 2010, falling vaccination rates were directly attributed to over 9,000 cases of whooping cough in California alone, the most cases in any one year since the vaccine was introduced in the 1940s.

So, why do people choose to forego vaccinations for themselves and their family? Fear, fear typically based on myths and misconceptions. Let's look at some of the common misconceptions about vaccines.

1 Vaccines contain harmful ingredients. These ingredients opponents are referring to are ingredients that allow the vaccine to be safely administered and those ingredients also exist in other daily things such as over-the-counter medications, cosmetics, even food, that we rarely give a second thought to. The ingredients in question in vaccinations, such as the preservatives, are in a smaller dose than humans are generally exposed to even in daily life.



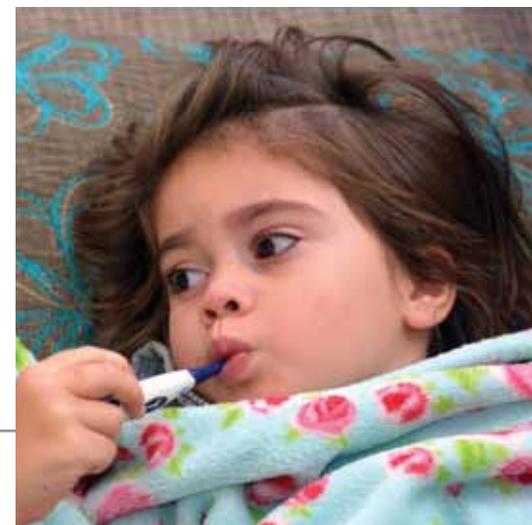
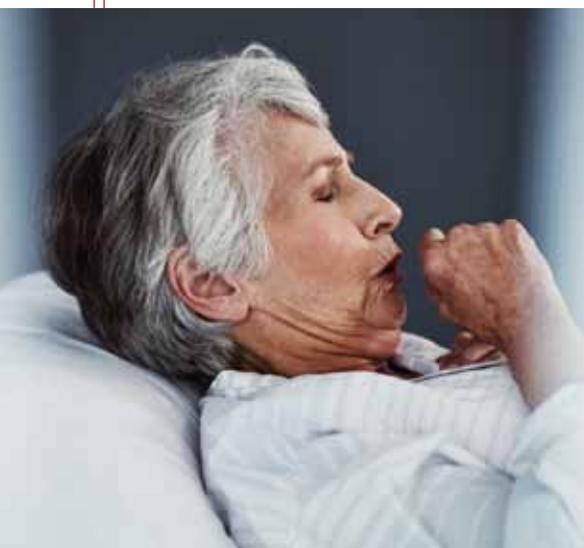
2 Vaccines cause autism and Sudden Infant Death Syndrome (SIDS). Doctors have yet to determine the causes of autism and/or SIDS, but the connection drawn between these two conditions and vaccinations occurs because autism and SIDS are often diagnosed during the same age range in which children receive routine immunizations.

3 Do I really need the flu vaccine every year? Yes, because a person's immune protection from vaccinations declines over time so annual vaccinations of common viruses like the flu provide optimal protection.

4 It's not worth getting the flu vaccine because you can still get influenza (flu). It is more likely that a person will get flu-like symptoms versus a full case of the flu and this can occur due to a number of reasons. It is possible that you were exposed to the flu virus before getting the flu vaccine, that you were exposed to a rare strain of the flu virus not covered by the seasonal

vaccine, or that the symptoms you are experiencing are actually symptoms associated with the common cold which can be similar symptoms to flu.

5 It's better to get immunity by just getting the virus or disease than to get immune through a vaccination. Diseases that are vaccine-preventable can have very serious complications, including hospitalization or even death. Young children, older adults, and people with certain chronic conditions such as asthma, heart disease or diabetes, are not only more susceptible to contracting a virus or disease; they are more likely to suffer serious complications from a virus or disease.



BEHIND THE INJECTION

What happens once a vaccine enters your body?

Ever wonder how a vaccine works? Vaccines actually work by imitating a virus/disease. The vaccine does not cause the virus or the disease but imitates it in the body to spark the immune system into producing antibodies that can fight off future exposures to a virus or disease.

The antibodies are found in white blood cells and fall into one of three categories: macrophages, B-lymphocytes, or T-lymphocytes. In short, macrophages are white blood cells that swallow up and digest germs and leave behind dangerous antigens. B-lymphocytes are defensive white blood cells that produce antibodies that attack the antigens and T-lymphocytes are another defensive white blood cell that attacks cells in the body that have already been infected.

It takes a few weeks to produce B-lymphocytes and T-lymphocytes which is why a person is still susceptible to a virus or disease shortly after vaccination.

Many vaccines require more than one dose. This is not because the vaccine isn't highly effective. Vaccines may require more than one dose for a variety of reasons. Some may require multiple doses to provide as much immunity as possible, such as the Hib vaccine to ward off meningitis; some vaccines require a booster because after a while immunity begins to wear off, such as the DTaP vaccine to prevent diphtheria, tetanus, and pertussis; some require a second dose in order to get the body to produce a sufficient immune response, such as the measles, mumps, and rubella vaccine; and some vaccines need to be received annually because the virus strains change from year to year.

According to the American Academy of Allergy, Asthma and Immunology, more than 226,000 people are hospitalized each year from flu complications alone, including 20,000 children, and about 36,000 people die each year from flu.

6 I've waited too long to get the flu vaccine; there's no point in getting it now. As long as the flu virus is still circulating, getting the flu vaccine is still beneficial. Even though the virus peaks between December and March, the virus can still be found as late as May.

7 Infant immune systems can't handle that many vaccines. Actually, infant immune systems, based on the number of antibodies in their blood, could theoretically handle 10,000 vaccines at one time. If all 14 recommended childhood vaccines were given at one time, it would only use up a little over 0.1% of a baby's immune capacity.

8 If everyone around me is vaccinated, thanks to herd immunity, my family and I don't need to vaccinate. Large portions of the community need to vaccinate to protect those who cannot receive a vaccination, such as infants or immunocompromised people. Again, those who choose not to vaccinate, who otherwise can, are creating holes in the barrier around the community that would keep life threatening viruses and diseases at bay.

9 You can get influenza from the flu shot or a disease from the very vaccine used to prevent that disease. More often than

not vaccines are inactivated, meaning not live, so it would be impossible to get a disease or virus from an inactive vaccine. Even live vaccines, such as nasal spray flu vaccine or the chickenpox vaccine, only contain weakened forms of the virus so may only result in a mild side effect, if any at all, such a rash with the chickenpox vaccine. More typical side effects from any vaccine include redness, soreness or swelling at the site of the injection or perhaps a fever that can last 24 to 48 hours, which is your body's way of responding to the vaccine and building protection.

As a reminder, the flu vaccine and all recommended vaccines are fully covered by the EWTF. If you have

any questions or concerns about any vaccine, speak to your physician. Those who have any pre-existing conditions, should always contact their doctor before receiving any vaccinations.

Do not let myths and misconceptions drive you to forego vaccinations, exposing you and your family to otherwise preventable viruses and diseases. And, do not rely on social media to help you make your decision as many use social media to post unconfirmed articles, particularly when it comes to health issues, and present them as fact. In the end, the decision is ultimately yours; only you can really know what is right for you and your family. Just be sure to make that decision based on fact, not fiction. ●

There's food and there's superfood.

If you are unsure what a superfood is, you are not alone. And, if you are unsure of the power of a superfood, you are definitely not alone.

Open up almost any lifestyle magazine while waiting in the grocery store checkout line and you are sure to see something about superfoods—foods billed to promote healing, ward off disease or facilitate weight loss. Can any food really do all of that? Well, the jury is still out on whether these foods are superfoods or a whole lot of hype.

It's no secret that humans are always looking for an easy way to cure their ailments or solve problems. If you could eat and shed pounds or eat and cure cancer, why wouldn't you? That's the claim—the very loose claim—some “news” articles assert when covering the topic of superfoods.

According Harvard University School of Public Health, the term superfood was first used to describe bananas, yes bananas! This dates back to the early 20th century when a fruit company published a pamphlet highlighting the benefits of bananas in daily life (even suggesting people fry bananas with meat for dinner!). Not long after, the medical community published findings of a banana diet in treating conditions like celiac disease and diabetes, and bananas became the darling of the dietary world.

Today, it seems that medical endorsement need not happen for a food to be deemed a superfood. Sometimes research takes place,

but often, catchy headlines, infomercials, celebrity endorsements or marketing campaigns are more likely to make a food a superfood. A dietician will tell you that foods such as lean protein, whole grains, fruits, vegetables, low-fat milk and dairy products, nuts, seeds, legumes, fish and liquid vegetable oils are today's superfoods, but in reality, these foods are not magic bullets.

Some examples include:

- ❁ Salmon
- ❁ Turkey
- ❁ Unsalted almonds, peanuts, pistachios, or walnuts
- ❁ Berries
- ❁ Soy products, like tofu, soy butter or soy nuts
- ❁ Pumpkin
- ❁ Kale
- ❁ Low-fat or nonfat yogurt
- ❁ Dark Chocolate
- ❁ Red wine in moderation

As dieticians and doctors have said for years, these are sensible foods that make up a heart-healthy diet. Marketing plans have deemed these foods superfoods. In 2015, there was a 36% increase globally in the number of foods and beverages marketed as a “superfood”, “superfruit” or “supergrain.”

Dieticians warn that, in general, people have unrealistic expectations of superfoods. Eating a bag of spinach for dinner will not erase the large order of fries you ate at lunch. The health benefits of superfoods can only shine through when

What's So

Anti-inflam



these foods are part of a healthy diet. And, to be clear, eating too much of any superfood may do more harm than good as you may be forgetting to add other beneficial foods into your diet.

Eating a diet heavy on superfoods certainly isn't harmful as most of these foods are generally healthy anyway, but a 100% superfood diet may not completely live up to the hype. ●

Super About Superfoods?

matory



Nutrients

Omega-3



Fiber



Antioxidants



Make Social Security Work (Better) For You



Think you have no control over your Social Security benefit? Think again! Believe it or not there are easy ways you can maximize your benefit and doing so could add hundreds, even thousands, of dollars in your pocket.

working or has ever worked before, regardless of how close they are to retirement, should set up their Social Security account. Thieves regularly try to open accounts in other people's names and if they are successful with your account, it will be extremely challenging for you to correct that. What's more, you may not find out for years or decades to come, when you apply for Social Security, which would make it even hard to rectify the identity theft. Bottom line: set up an account now.

- ➔ Request a replacement Social Security card (if you meet certain criteria).
- ➔ Request a replacement Medicare card.
- ➔ Start or change the direct depositing of your benefit payments.
- ➔ Get a replacement SSA-1099 or SSA-1042S form for tax purposes.



Adjusting the age at which you start collecting Social Security can have a big impact on the size of your check.

Once you have set up your account, you can review the records that the Social Security Administration has on you to ensure that everything is accurate. Your Social Security account will also allow you to do a number of other valuable things to help you manage your benefit. You can:

- ➔ Find out what you can expect to receive in benefits based on your earnings records.
- ➔ Check the status of your application for benefits.

First, the most important thing you can do to protect your Social Security benefit is to visit the Social Security website at www.ssa.gov and set up a "my Social Security" account before an identity thief does. Anyone who is currently

But let's get into how to make your Social Security benefit more robust. Adjusting the age at which you start collecting Social Security can have a big impact on the size of your check. Social Security benefits can be received as early as age 62 but in order to receive your full benefit, you will need to wait until age 66 or 67 (depending on the year in which you were born). If you collect Social Security at age 62 you will only receive 70-75%

of your full benefit. If you need to receive the benefit, this isn't a bad option because, in theory, you will be collecting a benefit for more years and therefore getting more out of Social Security. However, if you are able to delay your benefit past the age in which you would receive full benefits, age 66 or 67, you can actually collect more than your full benefit in each check. If you can wait until age 70, for example, you will receive between 124-132% of your Social Security benefit. That means you will be able to collect 24-32% more than your full benefit. That 24% extra on a \$2000 Social Security benefit equates to \$480 more in each check you receive! Delaying your Social Security benefit is a good idea for those might be interested in working beyond the age in which they are eligible for Social Security.

Another way to line your pockets with more from your Social Security benefit is to work at least 35 years. Since Social Security is calculated based on the 35 years in which you made the most money, if you only work 30 years, five zeros will be added in for your earnings for the five years you are short of that 35 benchmark. That could have a big impact on the calculation of your benefit. What's more, if you are earning more now than you have in previous years, each higher earning year will kick out a lower earning year if you work more than 35 years, resulting in a higher benefit calculation.

Married couples can also adjust the way in which they receive their Social Security benefit which, depending on needs



and lifestyle, could be financially advantageous. For example, the higher wage earner may choose to delay receiving their Social Security beyond the age in which they are 100% vested, say until age 70, in order to receive a larger benefit on the higher of the two Social Security benefits. Additionally, if the higher wage-earning spouse passes away first, the spouse with the lower wage history can collect their de-

ceased spouse's bigger benefit check (resulting from delaying his/her Social Security payment) instead of their own lower check under Social Security's survivor benefit.

And, if you really want to have control over Social Security, pay attention to politics as Social Security is always on the agendas of our politicians. While the program may need some adjusting, it also needs protecting. About 62 million people collect Social Security and for some, their benefit means the difference between food on the table or going without.

Just as you would be savvy with your savings accounts in the bank, be savvy with your Social Security benefit and make it work in a way that works best for you. ●

YOUR CHECK IS GOING UP!

Did you know that every year Social Security considers a cost-of-living adjustment for recipients? That adjustment, to go in effect in 2019, will be 2.8% which would mean an extra \$39 per month for those collecting the average Social Security check of \$1400. That would be over \$460 for the year. This is the highest cost-of-living adjustment in seven years.

Cost of living adjustments are determined by the Social Security Administration and are intended to offset inflation for the 62 million recipients of Social Security benefits.



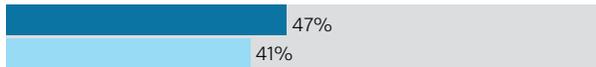
THE STRESS OF

Reaching Financial Goals

FINANCIAL STRESS TAKES A TOLL

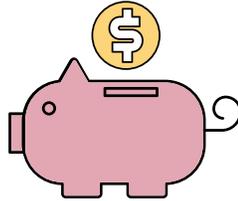


Nearly half [47%] of employees report that they are stressed dealing with their financial situation, and 41% say that their stress level related to financial issues has increased over the last 12 months.

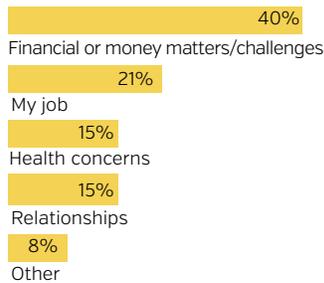


52% of employees stressed about their finances

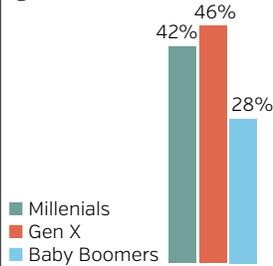
have saved less than **\$50K** for retirement



Which of the following causes you the most stress?



Financial matters was the top stressor across generations

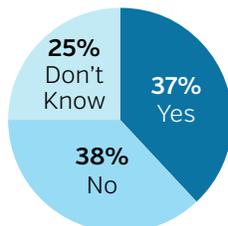


22 PERCENT

of employees say they would be willing to sacrifice future pay increases for better health

up from 13% in 2014

Do you believe your current retirement plans and Social Security are sufficient to support you in retirement?



What would most help you achieve your future financial goals?



MILLENNIALS

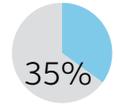
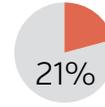
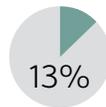


GEN X

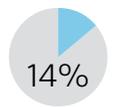
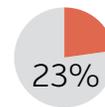
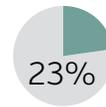


BABY BOOMERS

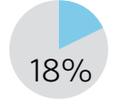
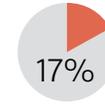
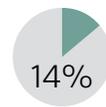
Lower health care costs



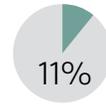
Better job security



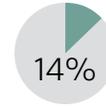
Rising stock market



Lower inflation



Improved housing market



Assistance from a personal financial planner or coach



Lower education costs



Source: 2018 pwc Employee Financial Wellness Survey



Video Counseling Services

BHS provides video counseling with the goal of providing another method of delivering extraordinary experiences to our participants. Technology is an essential part of everyone's life today and now you can use it to receive the support you need from BHS. Our licensed, master's level clinicians can now be available via our secure, web-based technology for personal, face-to-face sessions while you remain in the comfort of your home or office.

Advantages of video counseling services include:

- **Convenience.** Video counseling with BHS is convenient and provides the flexibility in scheduling. It is a good option for employees who have limited time due to busy family schedules, live or work remotely, or have reduced mobility.
- **Security.** The security of your personal health information is important to BHS. Our video counseling platform, *Zoom**, is HIPAA compliant.
- **Easy to use.** Video counseling with BHS is easy. All you need for a session is a computer, smartphone or tablet, webcam and internet access.

*Prior to the first session, you will be required to download the *Zoom* program.



Confidentiality

BHS follows all federal and state privacy laws. When you speak with us, you can trust that your conversations and information will be kept completely confidential.



Program Cost

Video Counseling Services are an option to access services as a FREE benefit provided and paid for by your employer.

For more information about Video Counseling Services, call our toll-free number.

800-327-2251 | portal.BHSONline.com



Close Out the Year With a Review of Your Finances

The end of the year is almost here and before the clock strikes midnight on December 31st, there are a few things you should do to button up your finances by year's end. Some of these things could save you money, some could save you future aggravation and all will make you savvy with your money.

First and foremost, be certain to review your beneficiary information with the Local Union, the Fund Office, the International Union and the NEBF office. Things like a change in marital status, births and/or deaths, or other life changes can affect who you would like to designate as your beneficiary in the event of your passing. At the time of your passing, the person(s) listed as your beneficiary(ies) in your file will receive your union benefits. After your passing there will be nothing that can be done to redirect benefits to a different beneficiary. There have been instances where benefits were paid to an ex-spouse instead of a current spouse because the member had not updated his/her beneficiary information prior to their death. It is also important,

particularly with a birth or death in the family, that you update the Fund Office to inform us of covered dependents or dependents who have passed or been added to your family.

Another way to possibly save money is to review your life and automobile insurance coverage. Insurance companies are always creating new products and plans. If it has been a while since you have reviewed your coverage you might find a comparable plan out there now that will offer you the same level of coverage for less out-of-pocket expense. It is worth shopping around.

Consider streamlining your financial recordkeeping by taking advantage of direct deposit and online banking, online payments and online investment tracking. This will afford you the ability to manage your finances 24 hours a day, seven days a week from the comfort of your own home. Direct deposit and online banking will simply be more convenient while online bill pay will ensure that you will never be late on paying a bill, in turn protecting your good credit. Online investment tracking will help you become more engaged in your retirement planning. Our Fidelity-managed Individual Account Plan offers participants the opportunity to view and manage their account online from the NetBenefits website, www.netbenefits.com.

Use this time of year as an annual reminder to check your credit score. Knowing your credit score will eliminate any surprises should you go to buy a new car, take out a mortgage or try to refinance your home. Things like payment history on credit cards, amount of debt, and the types of debt you



are carrying (mortgage, car loan, home equity loan, credit cards) all affect your credit rating. It is easy to get carried away in daily life and forget about all the things that could be having a negative impact on your creditworthiness. The good news is that improving credit doesn't necessarily have to take years. It can be turned around in just months, which is why reviewing your credit score on an annual basis gives you time to turn around bad credit before another year goes by. Once a year you can request a free copy of your credit score from each of the three major credit reporting agencies—Equifax, Experian, and TransUnion—by visiting www.annualcreditreport.com or calling 877-322-8228.

Our Fidelity-managed Individual Account Plan offers participants the opportunity to view and manage their account online from the NetBenefits website, www.netbenefits.com.

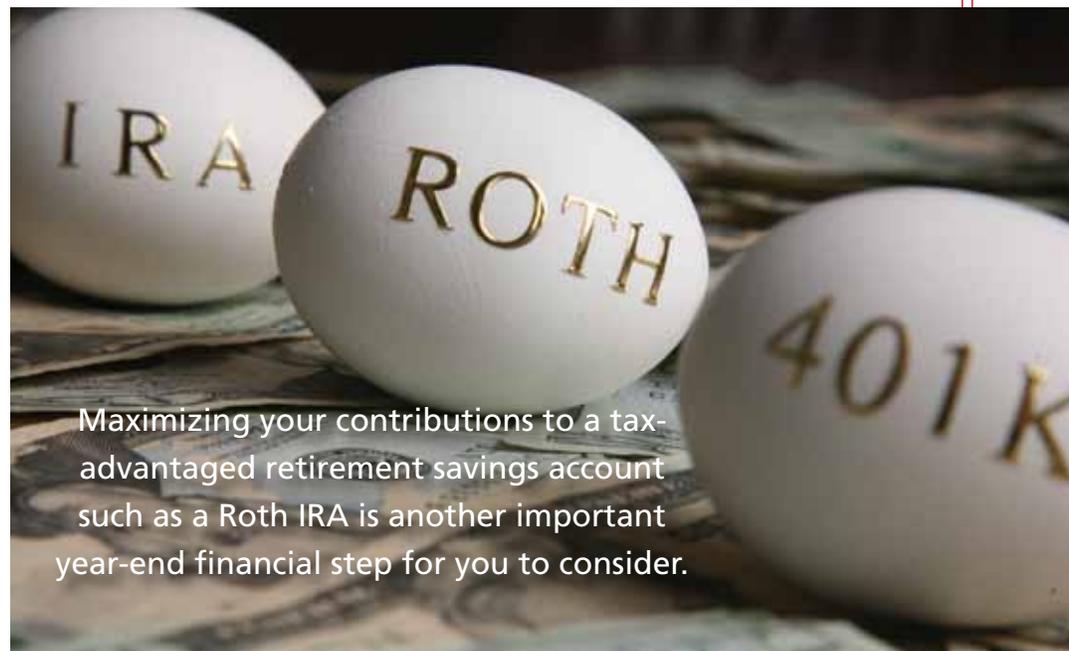
One of the most important things you can do each year is review your expenses from the year gone by and create a budget for the year ahead—a family budget and a personal budget. It is important to know where your money goes each month so you can reach savings goals and/or reduce your debt. Do you know how much you spend on utilities every month? What about your grocery bill? Will you be able to afford a family vacation

this year? Are you putting away money in an emergency expense fund? These questions can be answered by taking a look at your budget and adjusting your expenditures with the amount of money you and your spouse are bringing home in your paychecks. Many experts suggest living by the 50-20-30 rule which assigns 50% of your paycheck to living expenses, 20% to savings and 30% to flexible spending, such as entertainment and travel—things you want but don't necessarily need.

Maximizing your contributions to a tax-advantaged retirement savings account such as a Roth IRA is another important year-end financial step for you to consider. A Roth IRA is a retirement account funded by post-tax income in which withdrawals that follow Roth IRA regulations are also tax free, and so too is the growth in a Roth IRA account. While you will not reap the tax benefits while making contributions during your working years, you will reap tax benefits in retirement with tax-free withdrawals.



Finally, just as you might use the end of the year to reflect on the year gone by, consider also using this time to plan for your family's future by conducting some estate planning review. Do you have a will, a living will and power of attorney statements? Have you given copies of those to your family members or have them easily accessible if something should happen to you? Remember, financial power of attorney and medical power of attorney or sometimes called health care proxy, are two different legal documents. Don't leave anything up for interpretation if you should be unable to advocate for yourself. Preparing for the unexpected is an act of love to help your family make the decisions you would want them to make on your behalf. ●



Maximizing your contributions to a tax-advantaged retirement savings account such as a Roth IRA is another important year-end financial step for you to consider.

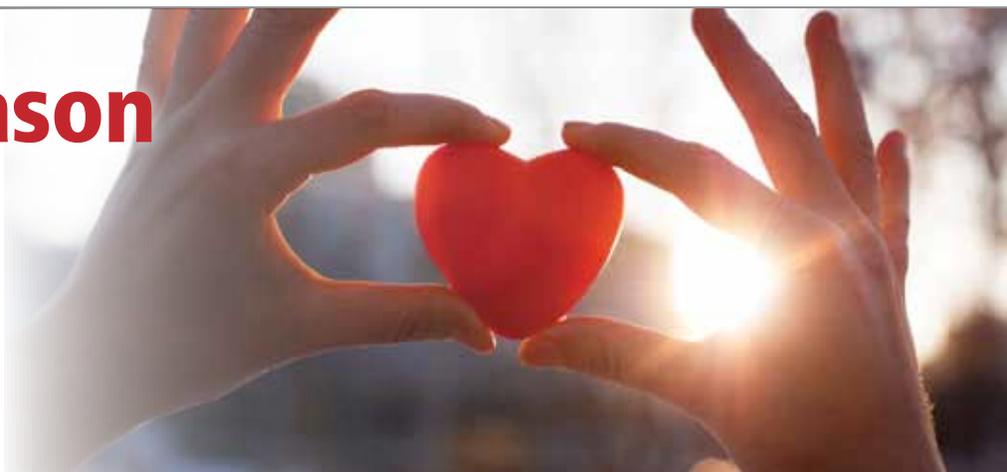
'Tis the Season to Give

Did you know that being charitable can help you lower your tax bill? Yes, not only is charitable giving an honorable thing to do, it can also be a financially smart thing to do. However, when it comes to charities, not all charities are equal in their distribution of donated funds. That is, some charities take a significant portion of every dollar donated to pay for administrative fees, including large salaries for their top officers. It is important to donate wisely.

All donations to charities, monetary and otherwise, are tax deductible. All non-cash donations over \$250 need to be documented with a receipt that includes a description of the item. For example, if you donate a sofa to Purple Heart, be sure to ask for a receipt so you can deduct the value of your donation from your taxes.

Don't forget that all donations need to be made by December 31st in order to be deducted from your 2018 taxes. Donations made via credit card by December 31st will still count toward your 2018 taxes even if you won't be paying that credit card statement until 2019.

But, choosing the right charity is just as important as making the decision to donate. Many well-known charities are known for skimming a great deal from every dollar donated for administrative costs, leaving little for the people or causes they are supposed to be helping. Look for charities that designate at least



75% of all donations received for direct aid. To check into a charity you might be interested in donating to or to find a charity that meets this requirement, visit www.charitywatch.org.

CharityWatch is an independent charity watchdog. On CharityWatch's website you can scroll through an alphabetical list of registered charities searchable by category or just by name, view

which charities have earned a top rating, and even learn which charities offer the highest compensation for their CEO/president, among other things.

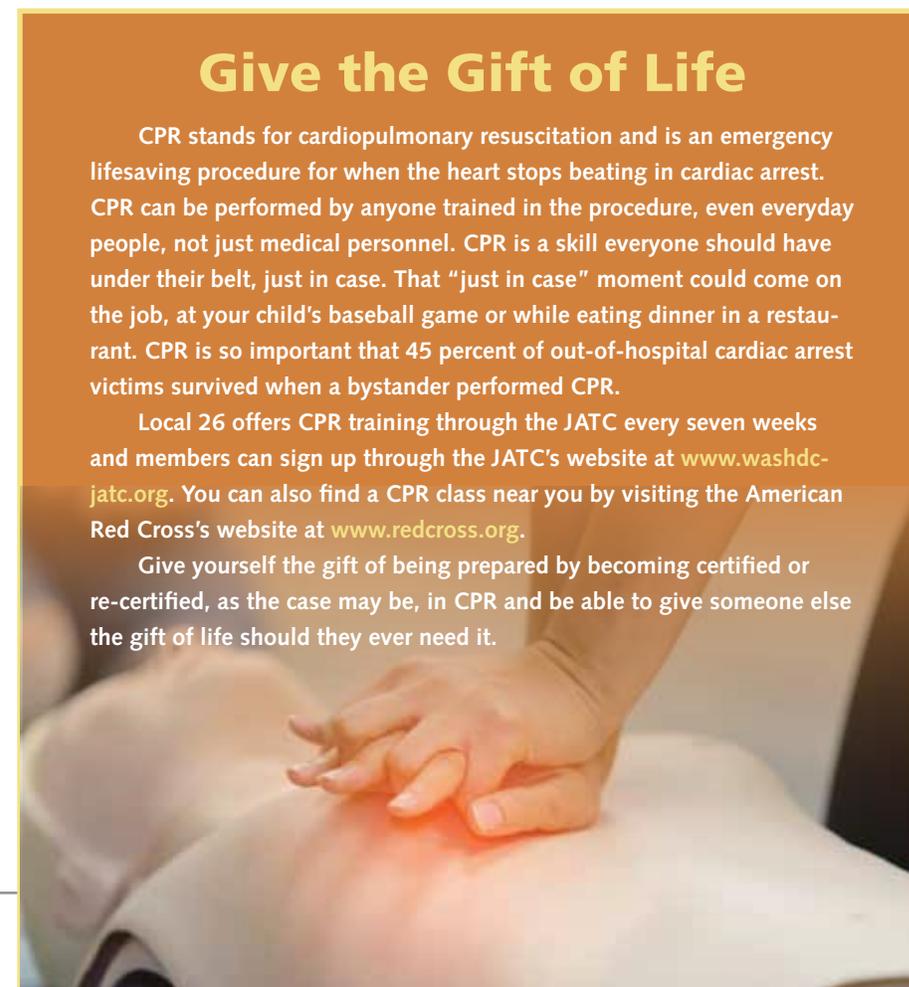
If you choose the right charity, charitable giving can be mutually beneficial for the donor and the recipient. When you choose to give, make sure your hard-earned money is really working for those in need. ●

Give the Gift of Life

CPR stands for cardiopulmonary resuscitation and is an emergency lifesaving procedure for when the heart stops beating in cardiac arrest. CPR can be performed by anyone trained in the procedure, even everyday people, not just medical personnel. CPR is a skill everyone should have under their belt, just in case. That "just in case" moment could come on the job, at your child's baseball game or while eating dinner in a restaurant. CPR is so important that 45 percent of out-of-hospital cardiac arrest victims survived when a bystander performed CPR.

Local 26 offers CPR training through the JATC every seven weeks and members can sign up through the JATC's website at www.washdc-jatc.org. You can also find a CPR class near you by visiting the American Red Cross's website at www.redcross.org.

Give yourself the gift of being prepared by becoming certified or re-certified, as the case may be, in CPR and be able to give someone else the gift of life should they ever need it.



Roanoke Members Now Included in Local 26 Pension Plan

The Board of Trustees of the Pension Plan is pleased to announce that participation in the Plan was extended, effective July 1, 2018, to Local 26 members working for signatory contractors in the Roanoke area.

Local 26 members in the Roanoke jurisdiction will be granted one year of vesting service for each year worked in Roanoke prior to inclusion of Roanoke-area members into the Local 26 Plan. Roanoke members are also being afforded credit based on past service on a “1 for 2” basis. For every two years worked after July 1, 2018, one additional year of service will be earned, up to a maximum of the number of years worked in Roanoke before entering into the Plan. For example, if you worked in the union in Roanoke for five years prior to joining the Local 26 Pension Plan, and continue to work for 10 years after becoming a participant, you would earn a total of 15 benefit units, which would be the maximum you could earn under the 1 for 2 offer because it accounts for the full five years you worked in Roanoke prior to joining the Local 26 Plan.

However, if you earned pension credit for work outside of the Roanoke jurisdiction for a period of time, you cannot earn pension credit for that same period of time if you also worked in the Roanoke jurisdiction.

For information on the value of your benefit and the rules for pension accrual or other details of the Pension Plan, review the Plan’s Summary Plan Description (SPD) by visiting www.ewtf.org or pensionspd.ewtf.org. You can also contact the Pension Department at the Fund Office by calling (301)731-1050. ●

Log In, Learn, and Let Your Money Grow



Fidelity is committed to helping our members better understand retirement planning. In addition to all of the resources our members have at their disposal on Fidelity’s net benefits website (netbenefits.fidelity.com), Fidelity offers a series of webinars covering retirement-specific topics.

From the comfort of your own home, you can learn topics of importance in planning a secure retirement. These webinars are a perfect opportunity for you and your spouse to learn together about such things as savings and investments and Social Security, among other important retirement planning considerations.

You will need to register for the webinars in advance by logging in to <https://login.fidelity.com/ftgw/Fidelity/NBPart/Login/Init?AuthRedUrl=https://workplaceservices.fidelity.com/mybenefits/employerservices/navigation>. Click onto “View Events Now” and go to “Live Web Workshops.” You will be able to sign up for the webinar(s) of your choosing after which you will receive a confirmation email which will contain the link to attend as well as a call-in number.

Upcoming webinars include:

JANUARY 16, 2019 **Invest Confidently in Your Future**

Time: 4:00 p.m.

Areas of interest covered will include defining your savings goals, building an investment plan to help you optimize your savings, and understanding the importance of continuously managing your plan.

FEBRUARY 21, 2019 **Learn the Basics of How to Claim**

Social Security

Time: 6:00 p.m.

Areas of interest covered will include understanding how Social Security works, knowing considerations for how to claim your Social Security benefit, and deciding when to take your Social Security benefit.



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**May your holiday season be abundant with happy moods,
And, gatherings chock full of laughs and festive foods,
May your spirits be lighthearted and bright,
And your worries and cares be nowhere in sight.
Wishing you a new year ripe with only good health,
Head to toe, may this be the measure of your fine wealth.
From all of us to you and your crew,
We wish you happiness, prosperity and peace
in the coming year, too!**