Jane Walstedt: Thanks, Pam.

On behalf of the Women’s Bureau, I’d like to first thank the BPW Foundation and BPW/USA for their interest in doing this webinar with us today, the first Wi$e Up webinar.

And in particular, I’d like to thank Tricia Dwyer-Morgan. It’s been a pleasure working with you, Tricia.

Tricia Dwyer-Morgan: Thank you. It’s been lovely working with everyone -- just amazing people who really know… really know what they’re doing; and I’m so very excited to be able to share this with our membership and our constituency as well. So thank you for letting us be a part of this.

Jane Walstedt: Sure. And second, I’d like to thank our moderator, Pam Krueger, now a veteran of two Wi$e Up teleconference calls and one webinar this year; and our presenters Jerry McCarthy, Jonathan Pond, and Diana Varela for sharing their expertise with us today.

Hopefully, our audience members will use the information you’ve given us to help them plan more effectively for their retirement years.

The BPW Foundation will be sending our audience members an assessment form in about six months to see whether you’ve taken any action as a result of what you’ve learned.
Third, I’d like to thank our audience members, especially our WiSe Up participants and mentors for joining the webinar. We hope it’s been beneficial to you whether you’re a new member of the workforce just starting out, in the middle of your career, or nearing retirement.

As a long-time Federal Government employee, I’m fortunate to have entered government service at a time when federal civilian employees were covered by a defined benefit pension plan under the Civil Service Retirement System.

Later, I started contributing to an individual retirement account-- an IRA--but I didn’t have money regularly deducted from my paycheck, and I didn’t always contribute the maximum.

When I gained access to a 401K plan--the Thrift Savings Plan--I substituted that for the IRA, started contributing the maximum and began having regular amounts withheld from my paycheck.

I’m in pretty good shape, but I wish I’d known back when I started my career what I now know. Nobody taught us about that when I was in high school and college.

As you’ve heard today, many of you still have the chance to plan wisely for and take the actions you need to try to ensure a comfortable retirement.

The US Department of Labor has resources that could be of help to you on the website of the Employee Benefits Security Administration, one of its agencies.

These publications include, among others, *New Employee Savings Tips-- Time Is On Your Side* and *Savings Fitness: A Guide To Your Money And Your Financial Future*. 
You can access those at [www.DOL.gov/ebsa/publications/main.html](http://www.DOL.gov/ebsa/publications/main.html), and you see the resources on your screen right now.

As you’ve also heard today, even while preparing for the long term, don’t forget to prepare for the unexpected, which Chapter 10 in Jonathan’s book deals with. Make sure you have money for emergencies. Look at your insurance needs.

A transcript and an audio recording of the call will be available on the Wi$e Up website, which is [www.WiseUpWomen.org](http://www.WiseUpWomen.org), soon.

And now I’d like to turn the mike or the floor, as it be, over to Tricia Dwyer-Morgan to end the call.

Tricia--

Tricia Dwyer-Morgan: Thank you, so much. Thank you, Jane.

Just from BPW Foundation and BPW/USA, I want to thank our co-sponsor, the Department of Labor Women’s Bureau and Wi$e Up. I want to thank our amazing speakers Pam, and Jerry, and Diana, and Jonathan, and Jane for sharing their knowledge with us today.

I wanted to just let you know that to get on to your next Wi$e Up call, be sure to check the Wi$e Up website, and BPW Foundation, in partnership with a number of organizations, including our friends at Department of Labor Women’s Bureau, have some other upcoming webinars of our own.
On October 18, “Workplace Design: Benefits and Challenges,” in collaboration with the Department of Labor Women’s Bureau, will be available from 1:00 to 2:15pm ET.

We’re also doing a webinar on November 29 with the Center for Law and Social Policy and Metropolitan Washington Work Life on “Benefits: Does One Size Fit All?”

You’ll be seeing notices about this in the remainder of the year, as well as our January 23 one on “Workplace Flexibility: Developing a Strategic Plan for Public Policy Development” around that issue, for those who are interested in those kinds of topics.

I just wanted to let you know that you can find a link to the transcript and the information that’s going to be on the Wi$e Up website on www.BPWFoundation.org, as well as the PowerPoint and the chat room FAQ.

So we’ll be sharing that information with Wi$e Up as well as have it on our website and I’ll link to the transcript on theirs.

So thank you so much for being a part of the call today and our webinar, and we look forward to hearing you on other calls.

Thank you everyone. Have a great day.

Coordinator: Thank you for participating on today’s conference. You may disconnect at this time.