Tips for Starting and Staying on the Road to Retirement

Wednesday, September 30, 2009
2:00pm to 3:00pm EDT

Register online at www.dol.gov/wb/mentor2.asp or by phone at 202-693-6767 to receive the toll free call-in number and passcode.

Do you know what the main sources of retirement income are, and if you are on track in saving for your retirement? What types of savings vehicles are available to individuals, including those who do not have employer-provided plans? Are you tracking your Social Security earnings? How might life events, such as starting a new job, getting married, having a baby, getting divorced, becoming widowed or disabled, and losing your job, affect your retirement savings? What should you know about accessing money from your retirement account before you retire? Do you know how taxes will affect your retirement income? How does the current retirement system impact women differently than men?

Join us to hear the following speakers discuss how to manage your retirement savings:

Cindy Hounsell is the President of WISER, the Women’s Institute for a Secure Retirement, a nonprofit organization that seeks to improve the opportunities for women to secure retirement income and to educate the public about the inequities that disadvantage women in retirement. Ms. Hounsell has testified before Congress, served as a delegate for a number of White House Summits and conferences, including the last two White House Conferences on Aging, the White
House Social Security Conference, and each of the National Retirement Saver Summits. She has written several chapters, columns, articles, op-eds, papers, and booklets on women and retirement. Two booklets, *What Every WOMAN Needs to Know About MONEY And RETIREMENT: A Simple Guide* and *What Everyone Needs to Know About Money and Retirement*, appeared as inserts in *Good Housekeeping* magazine, to a readership of over 26 million. As director of the National Education and Resource Center on Women and Retirement Planning, funded by the U.S. Administration on Aging, Ms. Hounsell provides technical assistance to several national organizations as well as training to leaders and grassroots advocates around the country.

**Patricia Humphlett** is the Coordinator of the Retirement Savings Education Campaign at the U.S. Department of Labor, Employee Benefits Security Administration (EBSA). She is responsible for the development and promotion of the Department’s retirement savings and fiduciary education campaigns. She previously worked at the Women’s Institute for a Secure Retirement, the Pension Rights Center, and the Congressional Research Service. Ms. Humphlett received her J.D. from the George Washington University Law School and her B.A. from Duke University.

Theodore (Ted) J. Sarenski, a Certified Public Accountant/Personal Financial Specialist and Certified Financial Planner, is the founding member of DB&B Financial Services, LLC in Syracuse, NY. He oversees all aspects of the division’s operations and works directly with clients. In addition, Mr. Sarenski is a lecturer, radio personality, and author. He is an appointed member of the American Institute of Certified Public Accountants (AICPA) Virtual Grassroots Panel, Social Security Task Force, and Planner Magazine Editorial Advisory Board. He also serves as an AICPA Personal Financial Planning Executive Committee member and an Eldercare/PrimePlus Taskforce member. Mr. Sarenski received his B.S. in Accounting in 1978 from SUNY Binghamton.

A question and answer session will follow the presentations.

Transcripts and audio recordings of past Wi$eUp Teleconference Calls are available online at [www.wiseupwomen.org](http://www.wiseupwomen.org).

The U.S. Department of Labor, Women’s Bureau’s Wi$eUp project is dedicated to helping workers reduce debt and increase savings and investments. In addition to bimonthly teleconference calls, the Wi$eUp project consists of a curriculum offered online and in classroom settings and an online “Ask the Experts” feature. For more information, including how to register to become a Wi$eUp participant, expert, or service provider, please visit [www.dol.gov/wb](http://www.dol.gov/wb) or [www.wiseupwomen.org](http://www.wiseupwomen.org). Also, now check out Wi$eUp on YouTube [www.youtube.com/WiseUpWomen](http://www.youtube.com/WiseUpWomen).