

**Choose
to Save[®]**
choosetosave.org



America Saves Week is February 21 – February 28, 2010.
Go to www.americasavesweek.org and learn how you and your organization can participate.

House Committee on Financial Services Holding a Hearing on Financial Regulatory Reform

The U.S. Department of Labor, Women's Bureau
presents
the fifth in the 2009 series of
Wi\$eUp Teleconference Calls



**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 U.S. Department of Labor's Retirement Savings Education Campaign, where 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.*