



Cargill Financial Wellness Program 2022/2023 Webinar Schedule

Below are the webinars and seminars scheduled for the Cargill Financial Wellness Program. Please note, most topics will have two sessions, and some will have three sessions when there is a scheduled in-person seminar. We hope you can join us!

Format	Date	Time	Topic	Description
Webinar	Thursday, June 16, 2022	First session: 11:30 a.m. CST Second session: 3 p.m. CST	Investing in Volatile Markets	Maintaining discipline within your investment portfolio can be difficult during periods of higher market volatility. This meeting can help you gain a better perspective about market movements over the longer term and how to remain calm during these price swings. Take your knowledge of investing to the next level and gain a strong understanding of Vanguard's investment philosophy. Highlights include diversification, how to build an investment portfolio and keeping costs low.
Webinar	Tuesday, June 28, 2022	First session: 11:30 a.m. CST Second session: 3 p.m. CST	Protect Your Financial Data	Cybercrime is one of the fastest growing and evolving crimes in the world. How can you protect your accounts and sensitive information from Cyberthieves? This webinar will discuss the needed steps to help secure your online accounts and ensure you are protected in the event of loss.
Webinar	Thursday, July 14, 2022	First session: 11:30 a.m. CST Second session: 3 p.m. CST	Timeline to Retirement from ages 50 to 70 1/2	Participants will learn about the key milestone ages as you plan for retirement, including Medicare, Social Security and RMD basics.
Webinar	Thursday, August 18, 2022	First session: 11:30 a.m. CST Second session: 3 p.m. CST	Learn About Social Security	This is an in-depth social security session. Learn about claiming strategies and how to maximize your benefits. Includes information about spousal, survivor and divorce benefits.

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Onsite seminar in Minneapolis	Thursday, Sept. 15, 2022	In-Person Session: 11:30 a.m. CST	Learn About Medicare	Learn how to manage your health care costs in retirement. Medicare: what is covered and what is not. How much does it cost? Understand Medicare Advantage, Medigap and Private Insurance.
Webinar	Thursday, Sept. 15, 2022	First session: 10 a.m. CST Second session: 3 p.m. CST		
Webinar	Thursday, October 13, 2022	First session: 11:30 a.m. CST Second session: 3 p.m. CST	Health Savings Accounts	Learn how a Health Savings Account can fit into your overall retirement savings picture and considerations for long-term investing in your HSA.
Onsite seminar in Minneapolis	Thursday, Nov. 10, 2022	In-Person Session: 11:30 a.m. CST	Understand Your Cargill Retirement Benefits	Understand the full value and savings opportunity of the Cargill 401(k), ESOP, Employee Retirement Account (ERA), and pension plan for salaried employees
Webinar	Thursday, Nov. 10, 2022	First session: 10 a.m. CST Second session: 3 p.m. CST		
Webinar	Thursday, Dec. 8, 2022	First session: 11:30 a.m. CST Second session: 3 p.m. CST	Is Roth Right for You?	Who might benefit from Roth contributions? How can this help me with tax diversification? Learn about the Roth feature offered in the Cargill 401(k) Plan.
Webinar	Thursday, Jan. 19, 2023	First session: 11:30 a.m. CST Second session: 3 p.m. CST	Budgeting and Debt Management	Do you find it hard to fit saving for retirement or other goals into your budget? This webinar provides common strategies to help you save more and tips for doing it within your current financial situation. Budgeting for current expenses, saving for emergencies, reducing debt, and building long-term wealth will be some of the strategies discussed.

Format	Date	Time	Topic	Description
Webinar	Thursday Feb. 16, 2023	First session: 11:30 a.m. CST Second session: 3 p.m. CST	Estate Planning Basics	Understand the importance of having a Will, Health Care Directive, Power of Attorney and other important documents. Also learn about minimizing taxes for your heirs and probate.
Webinar	Thursday, Mar. 16, 2023	First session: 11:30 a.m. CST Second session: 3 p.m. CST	Women and Investing	From gaps in employment and gender pay to life expectancy and investment-style differences, Vanguard, will examine how women investors differ from their male counterparts.
Onsite seminar in Minneapolis	Thursday, April 13, 2023	In-Person Session: 11:30 a.m. CST	Retirement Income Planning – Will I have enough to live on in retirement?	How do I set up a steady stream of income to last my lifetime during retirement? What is a withdrawal rate? Which accounts should I withdraw from first? Learn about the importance of retirement income planning to help ensure your money lasts as long as you do.
Webinar	Thursday, April 13, 2023	First session: 10 a.m. CST Second session: 3 p.m. CST		
Webinar	Thursday, May. 18. 2023	First session: 11:30 a.m. CST Second session: 3 p.m. CST	Taking Control of Student Loan Debt	Repaying your loans is important. But you also need to have a life too. Learn how to reduce student loan amounts, what to do if you can't make your student loan payments, and the options within some student loan payment programs.