



Cargill Financial Wellness Program

2023/2024 Webinar Schedule

Well-being is about more than just your physical health — your financial health is also an important part of supporting you and your family. Please find below our **2023/2024 Financial Wellness Program schedule**. All sessions have two webinar options and there are three sessions that will also have an in-person seminar. Please mark your calendars; we hope you can join us.

Format	Date	Time	Topic	Description
Webinar	Thursday, June 15, 2023	First session: 11:30 a.m. CST Second session: 3 p.m. CST	Principles of Investing	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	Thursday, July 13, 2023	First session: 11:30 a.m. CST Second session: 3 p.m. CST	Timeline to Retirement for ages 50+	Participants will learn about the key milestone ages as you plan for retirement, including Medicare, Social Security and RMD basics.
Webinar	Thursday, August 17, 2023	First session: 11:30 a.m. CST Second session: 3 p.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.

Format	Date	Time	Topic	Description
Onsite seminar in Minneapolis	Thursday, Sept. 14, 2023	In-Person Session: 11:30 a.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.
Webinar	Thursday, Sept. 14, 2023	First session: 10 a.m. CST Second session: 3 p.m. CST		
Webinar	Thursday, October 12, 2023	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. 9, 2023	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. 9, 2023	First session: 10 a.m. CST Second session: 3 p.m. CST		
Webinar	Thursday, Dec. 7, 2023	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. 18, 2024	First session: 11:30 a.m. CST Second session: 3 p.m. CST	Tell Your Money Where to Go (Financial Freedom)	Do you find it hard to prioritize financial goals and make the most of your money? 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. 15, 2024	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. 14, 2024	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 11, 2024	In-Person Session: 11:30 a.m. CST	Getting on Track for Retirement	Find out if you're on the right track for retirement, and how to make adjustments to meet your goals.
Webinar	Thursday, April 11, 2024	First session: 10 a.m. CST Second session: 3 p.m. CST		
Webinar	Thursday, May. 9, 2024	First session: 11:30 a.m. CST Second session: 3 p.m. CST	Saving and Paying for College	Get an overview of the cost of college education and how to prepare and save. Applying for the FAFSA and student loan options will also be discussed.