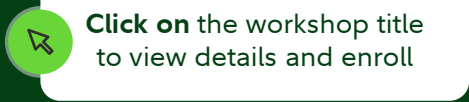


# JANUARY 2025

## Universal Web Workshops

Times are shown in Eastern, Central, and Pacific




MONDAY	TUESDAY	WEDNESDAY	THURSDAY	FRIDAY
		1	2	3
			<p><u>Invest Confidently for Your Future</u> 2:00PM ET / 1:00PM CT / 11:00AM PT</p> <p><u>Learn the Basics of When and How to Claim Social Security</u> 4:00PM ET / 3:00PM CT / 1:00PM PT</p>	<p><u>Investing for Beginners</u> 2:00PM ET / 1:00PM CT / 11:00AM PT</p>
6	7	8	9	10
<p><u>Organize, Plan &amp; Own Your Future. Making Financial Health a Priority for Women</u> 12:00PM ET / 11:00PM CT / 9:00AM PT</p> <p><u>Retirement Basics (Saving for the Future You)</u> 2:00PM ET / 1:00PM CT / 11:00AM PT</p>	<p><u>Fundamentals of Retirement Income Planning</u> 2:00PM ET / 1:00PM CT / 11:00AM PT</p> <p><u>Five Money Musts</u> 4:00PM ET / 3:00PM CT / 1:00PM PT</p>	<p><u>Tackle Debt and Understand Your Credit Score</u> 2:00PM ET / 1:00PM CT / 11:00AM PT</p> <p><u>Preserving Your Savings for Future Generations</u> 4:00PM ET / 3:00PM CT / 1:00PM PT</p>	<p><u>Create a Budget and Build Emergency Savings</u> 2:00PM ET / 1:00PM CT / 11:00AM PT</p> <p><u>Prepare for the Reality of Health Care in Retirement</u> 4:00PM ET / 3:00PM CT / 1:00PM PT</p>	<p><u>Get Started and Save for the Future You</u> 12:00PM ET / 11:00AM CT / 9:00AM PT</p> <p><u>Managing My Money: Budget, Emergency Savings, and Debt Basics</u> 2:00PM ET / 1:00PM CT / 11:00AM PT</p>
13	14	15	16	17
<p><u>Make the Most of Your Retirement Savings</u> 2:00PM ET / 1:00PM CT / 11:00AM PT</p> <p><u>Take the First Step to Investing</u> 4:00PM ET / 3:00PM CT / 1:00PM PT</p>	<p><u>Navigating Market Volatility</u> 2:00PM ET / 1:00PM CT / 11:00AM PT</p> <p><u>Investing for Beginners</u> 4:00PM ET / 3:00PM CT / 1:00PM PT</p> <p><u>Learn the Basics of When and How to Claim Social Security</u> 6:00PM ET / 5:00PM CT / 3:00PM PT</p>	<p><u>What is Financial Wellness and Why is it Important?</u> 2:00PM ET / 1:00PM CT / 11:00AM PT</p> <p><u>Fundamentals of Retirement Income Planning</u> 4:00PM ET / 3:00PM CT / 1:00PM PT</p>	<p><u>Tackle Debt and Understand Your Credit Score</u> 12:00PM ET / 11:00PM CT / 9:00AM PT</p> <p><u>A Woman's Guide to Building a Financial Plan</u> 12:00PM ET / 11:00PM CT / 9:00AM PT</p> <p><u>Retirement Basics (Saving for the Future You)</u> 4:00PM ET / 3:00PM CT / 1:00PM PT</p>	<p><u>Create a Budget and Build Emergency Savings</u> 12:00PM ET / 11:00AM CT / 9:00AM PT</p> <p><u>Prepare for the Reality of Health Care in Retirement</u> 2:00PM ET / 1:00PM CT / 11:00AM PT</p>
20	21	22	23	24
27	28	29	30	31
<p><u>Learn the Basics of When and How to Claim Social Security</u> 12:00PM ET / 11:00PM CT / 9:00AM PT</p> <p><u>Personal Security Insights—Strategies to Help Safeguard Your Wealth and Family</u> 12:00PM ET / 11:00PM CT / 9:00AM PT</p>	<p><u>Retirement Basics (Saving for the Future You)</u> 2:00PM ET / 1:00PM CT / 11:00AM PT</p> <p><u>A Woman's Guide to Investing Beyond Retirement</u> 2:00PM ET / 1:00PM CT / 11:00AM PT</p> <p><u>Prepare for the Reality of Health Care in Retirement</u> 6:00PM ET / 5:00PM CT / 3:00PM PT</p>	<p><u>Investing for Beginners</u> 2:00PM ET / 1:00PM CT / 11:00AM PT</p> <p><u>Create a Budget and Build Emergency Savings</u> 4:00PM ET / 3:00PM CT / 1:00PM PT</p>	<p><u>Make the Most of Your Retirement Savings</u> 4:00PM ET / 3:00PM CT / 1:00PM PT</p> <p><u>Fundamentals of Retirement Income Planning</u> 6:00PM ET / 5:00PM CT / 3:00PM PT</p>	<p><u>Five Money Musts</u> 12:00PM ET / 11:00AM CT / 9:00AM PT</p> <p><u>Tackle Debt and Understand Your Credit Score</u> 2:00PM ET / 1:00PM CT / 11:00AM PT</p>

# FEBRUARY 2025

## Universal Web Workshops

Times are shown in Eastern, Central, and Pacific


 Click on the workshop title to view details and enroll

MONDAY	TUESDAY	WEDNESDAY	THURSDAY	FRIDAY
3	4	5	6	7
<p><a href="#">Create a Budget and Build Emergency Savings</a> 2:00PM ET / 1:00PM CT / 11:00AM PT</p>	<p><a href="#">Learn the Basics of When and How to Claim Social Security</a> 2:00PM ET / 1:00PM CT / 11:00AM PT</p> <p><a href="#">Identify and Prioritize Your Savings Goals</a> 4:00PM ET / 3:00PM CT / 1:00PM PT</p>	<p><a href="#">Five Money Musts</a> 2:00PM ET / 1:00PM CT / 11:00AM PT</p> <p><a href="#">Prepare for the Reality of Health Care in Retirement</a> 4:00PM ET / 3:00PM CT / 1:00PM PT</p>	<p><a href="#">Take the First Step to Investing</a> 2:00PM ET / 1:00PM CT / 11:00AM PT</p> <p><a href="#">Managing My Money: Budget, Emergency Savings, and Debt Basics</a> 4:00PM ET / 3:00PM CT / 1:00PM PT</p> <p><a href="#">Retirement Basics (Saving for the Future You)</a> 6:00PM ET / 5:00PM CT / 3:00PM PT</p>	<p><a href="#">Fundamentals of Retirement Income Planning</a> 2:00PM ET / 1:00PM CT / 11:00AM PT</p>
10	11	12	13	14
<p><a href="#">Investing for Beginners</a> 2:00PM ET / 1:00PM CT / 11:00AM PT</p> <p><a href="#">Tackle Debt and Understand Your Credit Score</a> 4:00PM ET / 3:00PM CT / 1:00PM PT</p>	<p><a href="#">Preserving Your Savings for Future Generations</a> 2:00PM ET / 1:00PM CT / 11:00AM PT</p> <p><a href="#">What Is Financial Wellness and Why Is It Important?</a> 4:00PM ET / 3:00PM CT / 1:00PM PT</p>	<p><a href="#">Make the Most of Your Retirement Savings</a> 12:00PM ET / 11:00PM CT / 9:00AM PT</p> <p><a href="#">A Woman's Guide to Building a Financial Plan</a> 12:00PM ET / 11:00PM CT / 9:00AM PT</p> <p><a href="#">Invest Confidently for Your Future</a> 4:00PM ET / 3:00PM CT / 1:00PM PT</p>	<p><a href="#">Prepare for the Reality of Health Care in Retirement</a> 12:00PM ET / 11:00PM CT / 9:00AM PT</p> <p><a href="#">Quarterly Market Update</a> 2:00PM ET / 1:00PM CT / 11:00AM PT</p>	<p><a href="#">Learn the Basics of When and How to Claim Social Security</a> 2:00PM ET / 1:00PM CT / 11:00AM PT</p> <p><a href="#">Retirement Basics (Saving for the Future You)</a> 4:00PM ET / 3:00PM CT / 1:00PM PT</p>
17	18	19	20	21
	<p><a href="#">Create a Budget and Build Emergency Savings</a> 2:00PM ET / 1:00PM CT / 11:00AM PT</p> <p><a href="#">Fundamentals of Retirement Income Planning</a> 4:00PM ET / 3:00PM CT / 1:00PM PT</p>	<p><a href="#">CyberWellness®: Personal Security Checklist</a> 12:00PM ET / 11:00PM CT / 9:00AM PT</p> <p><a href="#">Quarterly Market Update</a> 4:00PM ET / 3:00PM CT / 1:00PM PT</p>	<p><a href="#">Five Money Musts</a> 12:00PM ET / 11:00PM CT / 9:00AM PT</p> <p><a href="#">Tackle Debt and Understand Your Credit Score</a> 4:00PM ET / 3:00PM CT / 1:00PM PT</p>	<p><a href="#">Investing for Beginners</a> 12:00PM ET / 11:00PM CT / 9:00AM PT</p> <p><a href="#">Make the Most of Your Retirement Savings</a> 2:00PM ET / 1:00PM CT / 11:00AM PT</p>
24	25	26	27	28
<p><a href="#">Prepare for the Reality of Health Care in Retirement</a> 2:00PM ET / 1:00PM CT / 11:00AM PT</p> <p><a href="#">Your College Savings Options</a> 4:00PM ET / 3:00PM CT / 1:00PM PT</p>	<p><a href="#">A Woman's Guide to Investing Beyond Retirement</a> 12:00PM ET / 11:00AM CT / 9:00AM PT</p> <p><a href="#">Retirement Basics (Saving for the Future You)</a> 2:00PM ET / 1:00PM CT / 11:00AM PT</p> <p><a href="#">Quarterly Market Update</a> 4:00PM ET / 3:00PM CT / 1:00PM PT</p>	<p><a href="#">Learn the Basics of When and How to Claim Social Security</a> 2:00PM ET / 1:00PM CT / 11:00AM PT</p> <p><a href="#">Tackle Debt and Understand Your Credit Score</a> 6:00PM ET / 5:00PM CT / 3:00PM PT</p>	<p><a href="#">Fundamentals of Retirement Income Planning</a> 12:00PM ET / 11:00PM CT / 9:00AM PT</p> <p><a href="#">Create a Budget and Build Emergency Savings</a> 6:00PM ET / 5:00PM CT / 3:00PM PT</p>	<p><a href="#">Investing for Beginners</a> 4:00PM ET / 3:00PM CT / 1:00PM PT</p>

# MARCH 2025

## Universal Web Workshops

Times are shown in Eastern, Central, and Pacific

 Click on the workshop title to view details and enroll

MONDAY	TUESDAY	WEDNESDAY	THURSDAY	FRIDAY
3	4	5	6	7
<a href="#"><u>Make the Most of Your Retirement Savings</u></a> 2:00PM ET / 1:00PM CT / 11:00AM PT <a href="#"><u>Five Money Musts</u></a> 4:00PM ET / 3:00PM CT / 1:00PM PT	<a href="#"><u>Invest Confidently for Your Future</u></a> 2:00PM ET / 1:00PM CT / 11:00AM PT <a href="#"><u>Organize, Plan &amp; Own Your Future. Making Financial Health a Priority for Women</u></a> 4:00PM ET / 3:00PM CT / 1:00PM PT	<a href="#"><u>Prepare for the Reality of Health Care in Retirement</u></a> 2:00PM ET / 1:00PM CT / 11:00AM PT <a href="#"><u>Retirement Basics (Saving for the Future You)</u></a> 4:00PM ET / 3:00PM CT / 1:00PM PT	<a href="#"><u>Tackle Debt and Understand Your Credit Score</u></a> 2:00PM ET / 1:00PM CT / 11:00AM PT <a href="#"><u>Learn the Basics of When and How to Claim Social Security</u></a> 4:00PM ET / 3:00PM CT / 1:00PM PT	<a href="#"><u>Take the First Step to Investing</u></a> 2:00PM ET / 1:00PM CT / 11:00AM PT
10	11	12	13	14
<a href="#"><u>Fundamentals of Retirement Income Planning</u></a> 2:00PM ET / 1:00PM CT / 11:00AM PT	<a href="#"><u>Managing My Money: Budget, Emergency Savings, and Debt Basics</u></a> 2:00PM ET / 1:00PM CT / 11:00AM PT <a href="#"><u>A Woman's Guide to Building a Financial Plan</u></a> 2:00PM ET / 1:00PM CT / 11:00AM PT <a href="#"><u>Investing for Beginners</u></a> 6:00PM ET / 5:00PM CT / 3:00PM PT	<a href="#"><u>Navigating Market Volatility</u></a> 2:00PM ET / 1:00PM CT / 11:00AM PT <a href="#"><u>Create a Budget and Build Emergency Savings</u></a> 4:00PM ET / 3:00PM CT / 1:00PM PT	<a href="#"><u>Retirement Basics (Saving for the Future You)</u></a> 2:00PM ET / 1:00PM CT / 11:00AM PT <a href="#"><u>Preserving Your Savings for Future Generations</u></a> 4:00PM ET / 3:00PM CT / 1:00PM PT	<a href="#"><u>Prepare for the Reality of Health Care in Retirement</u></a> 2:00PM ET / 1:00PM CT / 11:00AM PT
17	18	19	20	21
<a href="#"><u>Personal Security Insights—Strategies to Help Safeguard Your Wealth and Family</u></a> 12:00PM ET / 11:00PM CT / 9:00AM PT	<a href="#"><u>Tackle Debt and Understand Your Credit Score</u></a> 12:00PM ET / 11:00PM CT / 9:00AM PT <a href="#"><u>Fundamentals of Retirement Income Planning</u></a> 4:00PM ET / 3:00PM CT / 1:00PM PT	<a href="#"><u>Investing for Beginners</u></a> 2:00PM ET / 1:00PM CT / 11:00AM PT <a href="#"><u>Learn the Basics of When and How to Claim Social Security</u></a> 4:00PM ET / 3:00PM CT / 1:00PM PT	<a href="#"><u>Create a Budget and Build Emergency Savings</u></a> 2:00PM ET / 1:00PM CT / 11:00AM PT <a href="#"><u>What is Financial Wellness and Why is it Important?</u></a> 4:00PM ET / 3:00PM CT / 1:00PM PT	
24	25	26	27	28
<a href="#"><u>Retirement Basics (Saving for the Future You)</u></a> 12:00PM ET / 11:00PM CT / 9:00AM PT <a href="#"><u>A Woman's Guide to Investing Beyond Retirement</u></a> 12:00PM ET / 11:00PM CT / 9:00AM PT	<a href="#"><u>Five Money Musts</u></a> 2:00PM ET / 1:00PM CT / 11:00AM PT <a href="#"><u>Prepare for the Reality of Health Care in Retirement</u></a> 4:00PM ET / 3:00PM CT / 1:00PM PT	<a href="#"><u>Tackle Debt and Understand Your Credit Score</u></a> 2:00PM ET / 1:00PM CT / 11:00AM PT <a href="#"><u>Make the Most of Your Retirement Savings</u></a> 6:00PM ET / 5:00PM CT / 3:00PM PT	<a href="#"><u>Fundamentals of Retirement Income Planning</u></a> 2:00PM ET / 1:00PM CT / 11:00AM PT <a href="#"><u>Get Started and Save for the Future You</u></a> 4:00PM ET / 3:00PM CT / 1:00PM PT	<a href="#"><u>Investing for Beginners</u></a> 2:00PM ET / 1:00PM CT / 11:00AM PT
31				
<a href="#"><u>Learn the Basics of When and How to Claim Social Security</u></a> 2:00PM ET / 1:00PM CT / 11:00AM PT <a href="#"><u>Create a Budget and Build Emergency Savings</u></a> 4:00PM ET / 3:00PM CT / 1:00PM PT				

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