The University Retirement Engagement Newsletter

The PIER is a quarterly retirement engagement newsletter designed to empower you with “Planning, Investment, Engagement, and Retirement” information, tools, and resources to help you with your financial wellbeing, both present and future.

**New Website Launch!**

The UNC System retirement engagement newsletter, The Pier, has found a new home. We are proud to announce the launch of our *Brand New* retirement engagement website. Check out The Pier’s new home… [view more]>>

**Sneak peek of the great PIER Articles**

**Financial Spring-Cleaning**

Whether it’s cleaning out the cobwebs on your beneficiaries or polishing your accounts and budget, taking small steps now will help ensure your current and future financials stay in order. There’s no better time than the present to start your financial spring cleaning! To read more about commonly neglected areas to tackle, [click here].
Public Service Announcement

CAPTRUST is one of the largest registered investment advisors in the U.S., offering a broad range of services for institutional clients and has been providing such advice on the UNC Systems’ retirement plans since 2014. All UNC System retirement program participants have access to independent financial advisers through CAPTRUST to assist with retirement planning and investment decisions. To learn more about what CAPTRUST offers, click here.

Required Minimum Distribution (RMD)

IRS regulations dictate that you cannot keep retirement funds in your account indefinitely. Your required minimum distribution (RMD) is the minimum amount you must withdraw from your account each year. To learn read more about RMD, click here.

Financial Literacy Month

April is National Financial Literacy Month (NFLM), the perfect time to learn more about managing your financial life. The more informed you are, the greater your chances of financial success. To learn more about TIAA’s four easy steps to greater financial know-how, click here.

As you grow closer to retirement, you may discover that your income won’t be enough to meet your needs. If you find yourself in this situation, you’ll need to adopt a plan to bridge this projected income gap. To learn about what CAPTRUST shares as a few plan considerations to bridge the gap, click here.

No matter how old you are or how much you earn, managing your financial well-being today while saving for the future can be a challenge. To learn steps TIAA shares you can take today to pursue your definition of retirement success, click here.

If you don't have a detailed plan for retirement in place, taking small steps now can make a big difference as you approach retirement. Visit the Investors Corner to view a few of the steps Fidelity recommends taking when planning for retirement by clicking here.

Find more vendor communication and educational webinar opportunities in the vendor engagement corner by clicking here.
Click the images here to find more valuable retirement information, resources, and vendor contact information

*Meeting today's financial challenges shouldn't mean postponing tomorrow's dreams.*