

# State of Hawai'i Virtual Benefits Fair

Sponsored by the Island Savings Plan

ISLAND  
SAVINGS  
PLAN

## Attend virtually from your laptop, tablet or PC!

WEDNESDAY, JUNE 17, 2020 | 8:00 A.M.—5:00 P.M.

The Island Savings Plan (or the State Deferred Compensation Plan) is sponsoring a state-wide Virtual Employees' Benefits Fair for State and participating County employees. This Virtual Employees' Benefits Fair will be held in place of the live in-person Fair.

### AT THE FAIR YOU WILL BE ABLE TO:

- Watch a message from the Plan's Board of Trustees Chairman
- Make an appointment to meet virtually with Prudential Deferred Compensation Plan Counselors
- Review fund information and interact with various fund managers
- Go virtual with American Fund Group representatives at 9:00 a.m. and 12:00 p.m. for Q&A sessions
- Attend live webinars and view workshops on demand
- Explore and learn more about the Plan's tools and resources
- Go Green by signing up for electronic communications, confirmations and statements
- Play the "Outsmart the Market" activity

### HOW TO ATTEND THE VIRTUAL FAIR:

On the day of the Fair, go to [www.prudential.com/islandsavings](http://www.prudential.com/islandsavings) and click on "Attend the Fair." You can then register, just like you would at the live fair, and enter the virtual floor where you can learn more about all of the important features of the Island Savings Plan retirement benefits.

### TECHNOLOGY NEEDED TO ATTEND:

Employees will need a computer and internet access to participate. For the best experience, employees should register using an up-to-date version of Google Chrome (preferred), Safari or Firefox from a desktop/laptop.

### WORKSHOP SCHEDULE:

Go to [prudential.com/islandsavings](http://prudential.com/islandsavings) for a detailed description for workshops. See the link for workshops under "PLAN NEWS & ANNOUNCEMENTS."

On June 17, you will need to click on the "Attend the Fair" button on the Plan's homepage to access the live webinars.

8:00 a.m.	Pre-Retirement (Prudential)
8:45 a.m.	Morningstar Investment Advice and Managed Accounts
9:15 a.m.	Exploring the Big Picture of Retirement Income (Prudential)
10:00 a.m.	Vanguard—Target Date Funds
10:45 a.m.	Plan Overview (Prudential)
11:30 a.m.	Morningstar Investment Advice and Managed Accounts
12:15 p.m.	Understanding Market Behavior (Prudential)
1:15 p.m.	New Retirementality (Invesco)
2:30 p.m.	Vanguard—Target Date Funds
3:15 p.m.	Pre-Retirement (Prudential)
4:00 p.m.	The Power of Ahupua'a (Prudential)

Door prizes will be selected randomly from the list of employees that register for the Fair.

The Governor has approved State employees use of up to two hours of work time to attend one Benefits Fair this calendar year. Employees who choose to attend this Virtual Fair may participate for up to two hours of their work time within their designated work schedule. Neighbor island county employees should check and seek further guidance from their respective human resources department.

Individuals who require special needs or accommodations may contact Grace Baracao at least 3 business days in advance of the Virtual Fair via email at [PR.ISP.Hawaii@prudential.com](mailto:PR.ISP.Hawaii@prudential.com).



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The target date is the approximate date when investors plan to retire and may begin withdrawing their money. The asset allocation of the target date funds will become more conservative as the target date approaches and for ten years after the target date by lessening the equity exposure and increasing the exposure in fixed income investments. The principal value of an investment in a target date fund is not guaranteed at any time, including the target date. There is no guarantee that the fund will provide adequate retirement income.

A target-date fund should not be selected solely based on age or retirement date. Before investing, participants should carefully consider the fund's investment objectives, risks, charges and expenses, as well as their age, anticipated retirement date, risk tolerance, other investments owned, and planned withdrawals. The stated asset allocation may be subject to change. It is possible to lose money in a target date fund, including losses near and following retirement. These risks may be increased to the extent investors begin to make withdrawals from the fund significantly before the target date. Investments in the Funds are not deposits or obligations of any bank and are not insured or guaranteed by any governmental agency or instrumentality. For investors close to or in retirement, the fund's equity exposure may result in investment volatility that could reduce an investor's available retirement assets when they are needed. For investors further from retirement, there is risk that a fund may invest too much in investment designed to ensure capital conversation and/or current income, which may prevent the investor from meeting his or her retirement goals.

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