



Building your retirement

International Union of Operating Engineers Local No. 478 **Annuity Fund**

IUOE Local 478 Members — Don't miss out!

You're invited to join us for virtual financial education seminars focused on retirement planning. Spouses are encouraged to attend and you can register for one or both seminars.

Wednesday, October 21, 2020 at 6:00 p.m., ET

Budgeting for Retirement Readiness

- Advantages of making contributions to the 401(k)
- Tax incentives
- Budgeting and inflation

[Click here to register](#)

Wednesday, November 18, 2020 at 6:00 p.m., ET

Investing During Volatile Market Conditions

- Planning for retirement
- Investing during a pandemic
- Market volatility and recovery

[Click here to register](#)

Seminars will last approximately 45 minutes with time for questions after. You can also register by contacting MassMutual at 1-800-743-5274. Representatives are available Monday through Friday, from 8:00 a.m. – 5:00 p.m. ET.

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