

# NEWS YOU CAN USE



## Emory Offers New Ways to Invest

Emory encourages you to *Take Care* of your future by planning well today. We know that saving for your retirement can be challenging – which is why we are making some enhancements to your investment options available through our retirement savings plans. Our goal is to make retirement investing easier by giving you more options and greater flexibility to help you meet your retirement objectives.

Beginning Tuesday, April 1, 2008, the Emory University retirement savings plans will offer new investment choices with all three retirement vendors (Fidelity, TIAA-CREF and Vanguard):

### Lifecycle Investment Funds

This option offers you the flexibility to put your contributions into a fund that is managed for you by providing “ready-mixed” lifecycle investments that are geared to your year of retirement, starting out with a higher allocation to relatively riskier assets like stocks when you are younger, and then reallocating gradually toward more conservative assets as you get closer to your retirement date.

Each vendor has a different name for these funds:

- Fidelity - Freedom Funds®
- TIAA-CREF - Lifecycle Funds®
- Vanguard - Target Retirement Funds®

### Take Care...Plan Your Future

More information about Emory’s new investment options is being mailed to your home address this week. Look for your *Take Care* newsletter to learn more!

### Getting started with lifecycle investment funds:

1. Research vendors and the lifecycle investment funds.
  2. Choose the specific fund that best meet your needs and contact the vendor to direct future\* contributions to that fund.
- \* *Current balances can also be transferred to the lifecycle investment fund of your choice by contacting the vendor.*

Note: In addition to offering the lifecycle investment funds as a new investment option, Emory has selected these funds to be the default investment for the 403(b) plans at each vendor. See your *Take Care* newsletter to learn more about default investments.

### The Mutual Fund Brokerage Window

Based on employee interest and requests, Emory will begin offering a Mutual Fund Brokerage Window through the 403(b) plans, which provides you with the investment choices and flexibility of a brokerage account, but with the advantage of investing through Emory’s retirement savings plans.

- o Fidelity and TIAA-CREF brokerage windows will be available Tuesday, April 1, 2008
- o The Vanguard brokerage window will be available on Tuesday, April 15, 2008

### Getting started with a mutual fund brokerage window:

1. Determine if the Mutual Fund Brokerage Window is right for you, including accepting the risks that go along with this option.
2. Research each vendor and enroll with the one that best meets your needs.
3. Consider seeking guidance of a financial advisor, as investments made through the window are not monitored by Emory in any way.

Stay tuned for more information over the next few months about other enhancements to your investment options.

### CONTACT INFORMATION FOR ALL RETIREMENT PLANS

Company	Funds	Phone	Online
Fidelity Investments	Freedom Funds®	800-343-0860	www.fidelity.com/atwork
Vanguard	Target Retirement Funds®	800-523-1188	www.vanguard.com
TIAA-CREF - Financial Services	Lifecycle Funds®	800-842-2888	www.tiaa-cref.org
Emory University	Plan sponsor	404-727-7613	www.hr.emory.edu

## What’s Your Bright Idea?



There’s still time to submit your Bright Idea to be recognized during Staff Fest. For your idea to be considered for an award this year, it must be submitted by **March 31, 2008**.

Join the others who have already submitted an idea (or two!) and let us know how we can improve working conditions, increase efficiencies, streamline processes, enhance customer service and more.

If you have an idea for a new initiative or a solution to a workplace challenge, big or small, we want to hear about it.

Submit your idea today at [www.brightideas.emory.edu](http://www.brightideas.emory.edu).

Bright Ideas submitted since  
November 5, 2007:

**172**

Go to “View previously submitted ideas” at [www.brightideas.emory.edu](http://www.brightideas.emory.edu) and you can:

- o see the number of ideas submitted by innovation type
- o review ideas that others have contributed
- o add a comment

# NEWS YOU CAN USE



## Let Sparkfly Light Up Your Shopping

It's time to get more for your money.

Emory has partnered with Sparkfly to enhance the Employee Discount Program. Employees will now be able to save even more on travel, restaurants, shopping and more.

Employees are automatically enrolled in the program; however, you must access Sparkfly at work first to verify your employment. Once registered, you will be able to access a special website with discounts from stores such as Target.com, Sears, Verizon Wireless, The Sharper Image, Dell and much more.

To access Sparkfly, log on to [www.sparkfly.emory.edu](http://www.sparkfly.emory.edu) and enter your Emory login ID and password. Once directed to the Sparkfly website, you can sign up for home access to the site by creating a personal login and password.

In addition to the site, employees also will be able to garner discounts throughout metro Atlanta by presenting the SparkCard to participating vendors. Merchants include DISH Network, Curves, Infiniti of Gwinnett and more. You can find a full list of SparkCard merchants on the Sparkfly website.

### Sparkfly Categories

Automotive	Babies and Kids
Dining	Education
Electronics & Internet	Health & Beauty
Home & Garden	Services
Shopping	Tickets & Entertainment
Travel & Hotels	Seasonal Special



### Accessing the Savings!

Employees can access discounts that are located on a special Emory website arranged by category with redemption methods to make it easier to find what you need.

#### To access the website:

1. While at work, locate the Sparkfly button on the HR website at [www.hr.emory.edu](http://www.hr.emory.edu) or the Finance webpage at [www.finance.emory.edu](http://www.finance.emory.edu).
2. When prompted, enter your Emory login ID and password.
3. Click on the "Click here to enter!" button to enter the website.

Note: You must access the site while at work to verify your employment. Click "Register with Sparkfly" on the homepage and enter a personal login and password to access the website from another computer.

### Want to Win \$1,000... Help Sustain Emory

The office of Sustainability is sponsoring the University's first "All Building Energy Reduction" competition. This includes all academic, administrative and residence hall buildings.

The competition runs March 1 - 31. Visit [www.emory.edu/sustainability](http://www.emory.edu/sustainability) for more information.

#### Energy Reduction Tips

1. Turn off all the lights!
2. Unplug! Cell phone, computer and i-pod chargers rob energy just by being plugged in, even when not in use. Turn off or hibernate your computer when you're not on it.
3. While doing laundry, use warm or cold (not hot) water for the wash cycle and rinse in cold, and always wait until you have a full load.
4. Use double-sided copying and printing.

Remember **BLUE** and **GOLD** make **GREEN!**

### Benefits of Alternative Transportation

The Guaranteed Ride Home Program (GRH) through the Atlanta Regional Commission (ARC), helps commuters who use alternative transportation to and from work (or back to their car) in the case of an unscheduled event (which can be unscheduled overtime, illness at work or an immediate family member's illness).

All eligible GRH commuters will need to contact ARC at 1-877-433-3463 to complete and sign a GRH Agreement Form in order to participate in the program, as well as to arrange a ride and obtain an authorization code.

If you need assistance with a ride home, please call 877-433-3463 or visit [www.187ridefind.com](http://www.187ridefind.com). This site also offers you the ability to find carpool or vanpool partners as well as a Commuting Cost Calculator, real time traffic updates and an Air Quality Index.

Thank you for your efforts and doing your part to help relieve traffic congestion and improve air quality in the Atlanta region. To learn more about alternative transportation options through Emory, visit [www.epcs.emory.edu/alttransp](http://www.epcs.emory.edu/alttransp).

### Summer Classes

Will your son or daughter be home from college this summer? Consider an undergraduate course at Emory this summer!

Emory College offers two convenient six-week Summer School sessions. The first summer session begins May 19, and the second summer session begins June 30, 2008.

Emory College welcomes our regularly enrolled students, and also students from other institutions. More than one hundred undergraduate courses are available during the summer, and course credits are transferable.

More than 100 undergraduate-level courses are available for regularly enrolled students, visiting students and those not seeking a degree. Classes are conveniently held during morning, afternoon or early evening hours to accommodate various schedules.

Please visit [www.college.emory.edu/summer](http://www.college.emory.edu/summer) for registration and visiting student information. Children or dependents may be eligible for the Courtesy Scholarship benefit.

### Splitting Your 2007 Tax Refund - Tax Form 8888

By using IRS Form 8888 you can split your 2007 federal tax refund into one, two or three different account with direct deposit.

You can even have your refund deposited into an individual retirement account (IRA), if your financial institution allows for direct deposit.

If you want your federal refund deposited into just one bank account, use the direct deposit lines directly on the tax form.

If you want your federal refund deposited into two or three bank accounts, use IRS Form 8888 to indicate how you want your refunds to be split.

You do not need to split your refunds evenly. For example, if you have a \$4,000 federal refund, you can have \$500 sent to a checking account, \$1,000 sent to a savings account, and \$2,500 sent to an individual retirement account (IRA).

To access IRS Tax Form 8888, go to <http://www.irs.gov/pub/irs-pdf/f8888.pdf>

### Faculty Staff Assistance Program (FSAP)

New Business Hours

Hours of operation:

Monday – Friday 8:00 AM – 5:00 PM

Early morning and evening appointments are available by request.

To learn more about the services and offerings of FSAP, please visit [www.emory.edu/fsap](http://www.emory.edu/fsap).