

right?

SENATOR WICKERSHAM: That is correct.

SENATOR ROBINSON: And you are limiting that to two.

SENATOR WICKERSHAM: To two.

SENATOR ROBINSON: That sounds like a touch of conservatism to me, and I don't...you know, I agree with you on that. My question is, what do you get in the second seminar that you wouldn't get in the first seminar? Do they change them?

SENATOR WICKERSHAM: Well, Senator, at age...

SENATOR ROBINSON: He gets a day out of class.

SENATOR WICKERSHAM: Okay, Senator, the notion isn't that you are ready to retire at age 50. You may, in fact, be employed until age 65. But at age 50, you may want to begin considering other retirement options and planning for an event that is 10 or 15 years down the road. As you get closer to the actual retirement date, you may want additional information about your specific options at retirement. So it is an opportunity for you at a date that is reasonable before your retirement to begin considering whether you want to somehow try to supplement your eventual retirement benefits, what other elements you might want to participate in, and then as you finally get closer to the date on which you do intend to retire, that you become fully informed about the options that will be available to you under the plan.

SENATOR ROBINSON: Do they vary the agendas, do you know? I am not sure.

SENATOR WICKERSHAM: I think that they do target the seminars in accordance with the needs of the people that they are addressing. They do have different, for example, booklets that they give out.

SENATOR ROBINSON: Yeah.

SENATOR WICKERSHAM: I do believe that they try to tailor the seminars to the specific needs of the people that they are addressing, if they know them.