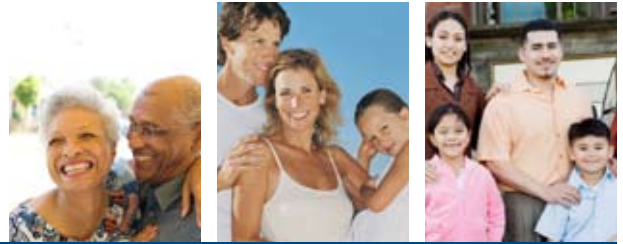




INVESTMENT PLANS COMMITTEE
Bay Area Rapid Transit



A NEW YEAR'S RESOLUTION – IT'S NOT TOO LATE!

Make saving to BART's 457/Deferred Compensation Plan part of your 2012 resolution.

Already contributing? Boost it.

Even small increases – say an extra \$20 per pay period – can make a huge difference to your financial future.

Not yet contributing? Start today. Contributions are...

- Convenient – through your payroll
- Manageable – you can start small...start with as little as \$10
- Tax-Advantaged – reduce current taxable income and defer all taxes until you withdraw

Need a hand? Randi Carmen, ICMA-RC Retirement Plans Specialist, can help

Call 866-620-6068 | **Email** rcarmen@icmarc.org | **Visit** www.bartipc.org

Meet in-person – 15-minute appointments available, first come, first served

Wednesday, February 1

Dublin/Pleasanton Terminal Zone
and Station Agents
11:00 a.m. to 5:00 p.m.

Monday, February 6

Station Agents W. Oakland to Rockridge
10:00 a.m. to 3:00 p.m.

Wednesday, February 8

Cash Handling
Noon to 4:00 p.m.

Monday, February 13

Daly City Shop
1:00 p.m. to 7:00 p.m.

Tuesday, February 21

Millbrae/West Bay Extension Terminal Zone and
Station Agents
11:00 a.m. to 5:00 p.m.

Monday, February 27

Hayward Transportation Yard
11:00 a.m. to 5:00 p.m.

Thursday, March 1

Pittsburg/Bay Point Terminal Zone
and Station Agents
11:00 a.m. to 5:00 p.m.

Wednesday, March 7

Concord Transportation Yard
11:00 a.m. to 5:00 p.m.

Monday, March 12

Daly City Transportation Yard
11:00 a.m. to 5:00 p.m.

Wednesday, March 14

Richmond Transportation Yard
11:00 a.m. to 5:00 p.m.

Monday, March 19

Concord Shop
1:00 p.m. to 7:00 p.m.

Monday, March 26

Station Agents – Hayward
to Fremont
10:00 a.m. to 3:00 p.m.

Monday, April 2

Richmond Shop
1:00 p.m. to 7:00 p.m.

Wednesday, April 4

Oakland Shop
6:00 a.m. to Noon

Wednesday, April 11

BART Police – Bay Fair
2:30 p.m. to 5:30 p.m.

Monday, April 16

Station Agents – Orinda
to N. Concord
10:00 a.m. to 3:00 p.m.

Tuesday, April 17

Oakland Annex
7:00 a.m. to Noon

Thursday, April 19

Hayward Shop
1:00 p.m. to 7:00 p.m.

* One-hour appointments are available every Wednesday with ICMA-RC Retirement Plans Specialist, Susan Chang, from 9:30 a.m. to 1:30 p.m., at the Oakland Lakeside office. To schedule an appointment at Lakeside, contact Investment Plans Assistant, Carolina Lopez, at 510-464-6208 or go to www.bartipc.org and click on the "Seminars" tab. Appointments for field visits are not available on the website; all appointments are first-come, first-serve.

** Hayward Shop Service Days are for all Hayward employees, including the following BART departments: Secondary Repair Shop, Electronic Repair Shop, Quality Assurance, and Vehicle Engineering.