

Workshops to Build Financial Confidence

Education is at the core of financial confidence. We offer workshops of relevance to people of all ages and at all life and career stages.

We work with you to select a customized combination of workshops that are suited to the needs of your business and its associates.

Early Career

- ✔ **Becoming Financially Independent** — Provides a high-level overview of what it means to be truly financially independent: 1) being responsible for all expenses, 2) being able to support a desired lifestyle, and 3) being prepared for the future.
- ✔ **Investment Basics** — Discusses why investing may make sense and provides an overview of asset allocation based on personal risk profiles. Describes various investment vehicles including stocks, bonds, and mutual funds.
- ✔ **Understanding Life Insurance** — Highlights the types of life insurance, why a person should have life insurance, and who should consider owning it. Also discusses how a permanent life insurance policy can provide additional flexibility. Guidance for review of an existing life insurance policy is also included.
- ✔ **Financial Goal Setting** — Helps people set financial goals for income, savings, retirement, and debt and offers tips on how to reach them. Gives enough knowledge and confidence to establish two short-term (income & savings) and two long-term (retirement & debt) financial goals.
- ✔ **Creating a Budget** — Explains information needed to create a budget, and provides guidance on allocating dollars among living, wants, and debt expenditures. Income, expenses, savings, and life priorities are highlighted, and tips are offered to help keep a budget on track and up-to-date.
- ✔ **Managing Student Debt** — Provides a general overview of various Federal student loan repayment options. Also includes helpful information on Direct Consolidation loans, Public Service Loan Forgiveness (PSLF), Deferment/Forbearance, and student loan refinancing.



Customized for you

Through conversation, we help select the combination of resources designed to work for your business and its associates.

Virtual and in-person

Through interactive workshops, whether virtual or in-person, we engage with your associates in the setting that is suited for you and them.

We make it EASY!

- ✔ In-person and virtual workshops
- ✔ Communications to motivate, educate, and reinforce
- ✔ Dedicated account executive with great attention to detail
- ✔ A coordinated and experienced team
- ✔ Simple execution: Implementation that requires only a few simple steps
- ✔ Clear next steps so it is easy for associates to engage and take action

Mid-Career

- ✔ **Financial Wellness Overview** — Provides a high-level overview of five common financial topics: Saving, investing, protecting, retiring, and estate planning. Topics addressed include compound interest, asset allocation, various insurance types, retirement income, and estate planning.
- ✔ **Taking Control of Debt** — Outlines how to create a debt payment plan that allows individuals to balance debt and other financial priorities. Striking a balance between being able to save money while paying down debt is the overarching theme.
- ✔ **Common Money Mistakes** — Provides an overview of 52 potential money mistakes that can derail a person's plans. Mistakes and their effects are organized loosely on the 4-part Consumer Financial Protection Bureau definition of financial well-being.
- ✔ **Planning for College** — Provides an overview of different ways to fund a college education, including targeted savings vehicles (529 plans, Coverdell accounts), formal

assistance programs (scholarships, loans), and cash value life insurance.

- ✔ **Estate Planning Basics** — Gives an overview of what estate planning is, the tools required, and strategies to help guide the journey. Topics addressed include: What is estate planning, tools of transfer, estate tax fundamentals, estate planning strategies, and gift tax fundamentals.
- ✔ **Asset Allocation** — Provides a general outline of asset allocation and a summary of what is meant by conservative, moderate, and aggressive asset allocations. Highlights what might be different during your working years and retirement.
- ✔ **Personal Risk Profile** — Provides attendees with a self-scoring risk profile survey. Based on their personal risk profile score, provides suggestions for potential asset allocation scenarios. Helps participants understand their own personal risk profile and how they can apply it in their lives.

Pre-Retirement

- ✔ **Envision Your Successful Retirement** — Presents an overview of topics audiences should start planning for now. Discussions about the when, what, how, and why of retirement are provided. Helps participants understand if their retirement funding plan is realistic based on what they envision.
- ✔ **Planning for Retirement** — Outlines a retirement strategy that includes assets and income alignment (4-box Strategy). Also discusses the importance of envisioning your retirement, estimating your budget, and building your nest egg. Risks during retirement are also highlighted.
- ✔ **Retirement Readiness** — Outlines important things to consider – before retirement – including from a financial perspective (income, government benefits, taxes), an organizational perspective (simplify and consolidate), and an emotional perspective (social, support, health & wellness). Alignment of income and expenses is also discussed.
- ✔ **Sources of Retirement Income** — Common sources of retirement income, including 401(k)s, IRAs (Traditional & Roth), Social Security, Annuities, and other secondary

sources of income, are outlined. Also discusses the importance of aligning types of income and expected expenses.

- ✔ **Predictable Income in Retirement** — Provides a general outline of various types of annuities, including immediate, deferred, fixed, and variable. Discusses for whom an annuity may be right, and offers an overview of various payment periods. Highlights additional information regarding taxes, expenses, and inflation.
- ✔ **Understanding Social Security** — Provides an overview of Social Security and how it works, including eligibility and Primary Insurance Amount, filing options, the importance of timing, and spousal benefits. Also discusses implications of working after beginning to collect benefits and other considerations that can impact filing decisions.
- ✔ **Retirement Risks** — Provides an overview of five retirement risks that many retirees may face: 1) longevity, 2) inflation, 3) rate of withdrawal, 4) asset allocation, and 5) health care. Explains each risk and offers ideas to help overcome them.

Specialty

- ✔ **Health Savings Account** — Provides a general overview of how an HSA works and for whom it may be available. An HSA's 'triple tax advantage' is highlighted, as well as how an HSA may assist with medical expenses in retirement.

- ✔ **Women and Finances Highlights** — Top financial concerns of women: Savings, investing, and retiring. Further discussion is offered on each topic, such as creating a savings plan, getting comfortable with investing concepts, and planning for retirement. Offers steps for 'taking control' of finances.

Start Thinking Differently FINANCIAL WELLNESS

Securities and investment advisory services offered through MML Investors Services, LLC., member SIPC (www.SIPC.org).
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