

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.

Foundational

- ✔ **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.
- ✔ **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.
- ✔ **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.
- ✔ **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.

Historic inflation is placing more and more Americans in financial jeopardy.

- ✔ **60%** of workers report living paycheck-to-paycheck.¹
- ✔ **54%** of Americans report stopping or reducing their retirement savings altogether because of higher prices.²
- ✔ **43%** report drawing money out of their retirement accounts to pay for daily expenses.³
- ✔ Credit card debt is rising at its *"fastest clip in more than 20 years,"* climbing 15% in the third quarter of 2022.⁴

¹ Dickler, Jessica. "60% of Americans are living paycheck to paycheck heading into the peak shopping season." CNBC, 18 November 2022.

² O'Brien, Sarah. "54% of adults say they have stopped or reduced their retirement savings contributions due to inflation, study shows." CNBC, 28 October 2022.

³ Bhattarai, Abha. "More debt, higher fees: Credit card borrowers face mounting burdens." The Washington Post, 17 October 2022.

⁴ "Inflation Causing Majority of Americans to Stop or Reduce Retirement Savings." Allianz, 26 October 2022

Asset Protection

- ✔ **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.
- ✔ **Estate Planning 101:** 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.
- ✔ **Estate Planning 201:** Helps provide your clients with an overview of what estate planning is, the tools required, and strategies to help guide them on their journey. Particular topics addressed include: What is Estate Planning, Tools of Transfer, Estate Tax Fundamentals, Estate Planning Strategies, and Gift Tax Fundamentals.
- ✔ **Protecting Your Income:** Disabled? Me? Never! The ability to earn an income is often a person's most valuable asset. This presentation provides details concerning the risks a person faces, with an emphasis on disability, and provides an overview of the limitations of various options available to individuals including their employer-provided group long-term disability. This presentation will present a clear understanding of the risks to your income, as well as what options are available to you.

Investing

- ✔ **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.
- ✔ **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.
- ✔ **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.

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.
- ✔ **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.
- ✔ **What's the Sign of a Good Decision:** When planning for retirement, many of us have similar questions. The answers will be as unique as they are, depending on where they are today and where they want to be later. This seminar focuses on predictable income, access, growth potential, and legacy, including wills and health care costs.
- ✔ **Who's Guarding Your Retirement: Disability Income and Your Retirement Savings:** Looking to protect your retirement income in the event you become disabled during your working years? This presentation includes perspectives on disability, common causes of disability, the impacts of disability on retirement savings, and what steps can be taken to reduce the effects of disability on retirement savings.
- ✔ **Retire Confidently – Now Strategy: With a Guaranteed Stream of Predictable Income:** With its focus on people who need income to begin immediately, this presentation helps make the case for having sufficient predictable income sources in retirement. It introduces the 4 Box Strategy® of income planning and shows how a single premium immediate fixed annuity can provide a guaranteed income stream that begins immediately.
- ✔ **Secure Your Future – Later Strategy: With Guaranteed Income You Can't Outlive:** Focusing on people who need future income, this presentation provides a case for having sufficient predictable income in retirement. The presentation introduces the 4 Box Strategy® of income planning and shows how a deferred income annuity can provide a guaranteed income stream for your future.
- ✔ **Roth Conversions: Are they right for you?:** Roth IRAs provide retirement savings opportunities on a tax-advantaged basis, and the main advantage to the owner of a Roth IRA is tax-free income potential. This presentation will help you understand the difference between a Roth IRA and a traditional IRA with additional topics covered, which include: What is a Roth IRA and Who Can Contribute, Contribution Limits, Tax-Free Income, Types of Accounts that Can be Converted, Tax Implications, and Weighing Your Options for Conversion.

Specialty

- ✔ **Market Risk and Your Retirement: Reducing the Impact of Market Downturns:** If you're saving and investing for retirement, you're probably used to seeing the value of your accounts go up and down with the financial markets. Once you get to retirement, and need your savings for income, market volatility may be a bigger problem.
- ✔ **Will You Marry..? (Planning for same-sex couples post-marriageequality):** Focuses on income tax, retirement, and estate planning opportunities and challenges that must be understood by a same-sex couple that may be considering marriage. If you plan on getting married, plan on not getting married, or have not yet decided, this presentation will help you understand the legal and financial issues you may not have considered or even thought about.
- ✔ **Building a Budget: Military Families:** Financial education for military personnel specifically around building a budget. The topics of monthly expenses, savings, and debt management are discussed. Insights from the State of the American Family study specific to military families are highlighted throughout to engage discussion around confidence level and debt management.
- ✔ **Investment Basics: Military Families:** Describes the process of determining your risk tolerance and the potential mix of investments that fit the risk tolerance. The basics of stocks and mutual funds are discussed, and ways these vehicles can be used together. Throughout the seminar, financial education for military personnel and military families will be discussed.
- ✔ **Retirement Solutions for Educators (PA and NJ only):** As an educator contemplating the transition from work to retirement, we understand you may have several questions about when and how you can retire. This presentation addresses common questions and offers strategies to help you plan for a comfortable retirement.
- ✔ **How Your Benefits Integrate into Your Financial Wellness:** The connection between employer-offered benefits and the role they can play in financial wellness is often overlooked. This presentation will provide the opportunity for individuals to strengthen their financial confidence. The focus of this presentation is to help educate and provide resources on how employer-offered benefits can fit into your overall financial picture.
- ✔ **Charitable Giving: Helping You Make a Difference:** Designed for individuals who are charitably inclined, this presentation gives an overview of charitable giving strategies that help make more meaningful gifts within your overall financial plan and achieve philanthropic goals.

Business Owner

- ✔ **Estate Planning and Business Planning: What You Really Need to Know:** Stresses the importance of advance planning for individuals and business owners. Also focuses on proper documentation (wills, power of attorney), business planning (buy-sell, estate equalization), charitable gifting and planning, and how life insurance plays a role in your estate planning.
- ✔ **Business Succession Planning:** Provides the opportunity for business owners to alleviate some concerns on business planning for the continuation or disposition of their business interests and estate taxes. Also focuses on topics such as types of assets and property, forms of businesses and tax implications, valuing your business, buy-sell agreements, wills, trusts, and gifts.
- ✔ **Understanding the Value of Your Business:** Educates business owners on the critical role business valuation plays in effective succession, retirement, and estate planning. Findings from the 2018 MassMutual Business Owner Perspectives Study will be introduced, which will illustrate why having a value isn't enough; business owners also be able to understand why the value is what it is and why focusing on value growth is so important to effective business planning.
- ✔ **Simple Steps for Exiting Your Business: Transition Planning for Medical Practices:** This workshop focusing on planning - succession, retirement, and estate planning - will educate owners of medical practices on how to begin the process of setting up an exit strategy from the business, both voluntary and involuntary. The key importance to this workshop is the business valuation's role in all aspects of exit planning.

Women's Series

- ✔ **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.
- ✔ **Envision Your Rich Retirement:** This seminar explores considerations related to retirement, such as the transition to retirement and lifestyle.
- ✔ **Retirement Concerns for Women:** This seminar explores five important topics: longevity, inflation, rate of withdrawal, asset allocation, and health care.

Under 18

- ✔ **Money Skills (Ages 5-8):** Kid-friendly adventure that uses games, family discussion, and fun to teach kids about setting goals, saving money, and creating a budget. The topics covered are intended for kids (and their grown-ups) ages 5-8.
- ✔ **Money Skills (Ages 9-12):** Kid-friendly adventure that uses games, family discussion, and fun to teach kids about setting goals, saving money, and creating a budget. The topics covered are intended for kids (and their grown-ups) ages 9-12.

Sources:

1. "The Rise of the Whole Employee." MetLife.
2. "Benefits of Education." Association of Financial Educators, 8 Dec. 2021.
3. "Benefits of Education." Association of Financial Educators, 8 Dec. 2021.
4. "Benefits of Education." Association of Financial Educators, 8 Dec. 2021.

Strong financial wellness programs decrease financial stress in workers.^{3,4}

- ✔ **Increase productivity and satisfaction** – By providing financial education to employees, employees can become more engaged, productive and satisfied with their jobs.
- ✔ **Increase retention** – Employees who are offered wellness programs & benefits are 1.6x more likely to stay¹
- ✔ **Increase retirement income:** A recent Principal study found that workers who commit to and participate in a financial wellness program could increase their expected retirement income by an extra \$905 a month, or an additional \$242,000 at retirement for a typical worker²
- ✔ **Increase financial wealth:** Principal also found that those attending seminars appear to increase financial wealth by approximately 18%²

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