Budgeting and Debt Management

– Steps to prioritize your savings
– Consumer spending trends
– How to better manage your debt
– Understanding your credit
– Steps to take control of your finances

Key Principles of Tax Smart Investing

- Choose a saving strategy based on an assessment of your current and future income tax rates
- Select the relevant vehicles for that saving strategy—with awareness of the different tax treatments those vehicles offer
- Match investments with the relevant vehicles—considering the tax treatments and types of income that those investments may represent

Retirement Savings Series

Part 1: Getting on the Right Path with Your Workplace Savings
– Understand the many advantages of saving at the workplace
– Find money in your paycheck to save for the future
– Create a budget and manage your debt
– Simplify your finances for easier account management
– Set goals and develop a plan to reach them

Part 2: Building a Portfolio for Any Weather
– Determine how much savings you may need for retirement
– Understand investment types and how to balance potential risk vs. reward
– Manage your investment strategy to meet your long-term goals
– Become more confident about making investment decisions

Multi-Goal Planning Series

Part 1: Confident Investing in Any Market
– Evaluate if you have the right mix of investments
– Assess what factors impact portfolio performance
– Identify different investment vehicles to help reduce taxes
Part 2: Designing Your Financial Roadmap
   – Design a financial roadmap to help you achieve your savings goals
   – Establish a budget and manage debt
   – Balance and prioritize other nonretirement goals
     (such as college planning)

Retirement Income Series

Part 1: Preparing Your Savings for Retirement
   – Identify sources of income, including Social Security
   – Assess the impact of future health care costs in retirement
   – Evaluate expenses and strategies to fill the gap

Part 2: Shifting From Saving to Spending
   – The importance of asset allocation in retirement
   – Elements for building your investment strategy
   – Considerations for portfolio withdrawal rates

Part 3: Preserving Your Savings for Future Generations
   – Key estate planning tools
   – The importance of beneficiary designations
   – Gifting and insurance replacement strategies