



MONEY CONCEPTS[®]

Setting My Goals

- Establish Goals

Organizing My Data

- Prepare an Income/Expense Summary
- Construct a Personal Financial Statement
- Analyze Net Worth

Managing My Cash Flow & Taxes

- Evaluate Your Spending Patterns
- Establish a Budget Control System
- Develop a Debt Reduction Plan
- Identify Tax Savings Opportunities
- Adjust Withholding to Appropriate Levels
- Review Tax Saving Ideas
- Review Inflation & the Time Value of Money
- Determine Goal Funding Requirements for Emergency Needs and Goal Funding

Planning My Retirement

Integrating My Company Benefits

MONEY BASICS®

Setting My Goals

- Establish Goals

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Integrating My Company Benefits

Evaluating My Insurance Plan

- Determine How Much Life Insurance You Need
- Select the Appropriate Type of Coverage
- Analyze Your Disability Income Needs
- Consider Auto, Health, Homeowner's, Liability

Funding Education

Planning My Retirement

Understanding My Investment Options

- Identify and Understand Investment Principles
- Understand Investment Fundamentals
- Determine Your Risk Profile
- Determine Your Asset Allocation Strategy
- Develop a Personal Investment Policy
- Construct a Portfolio of Assets Consistent with Your Investment Policy

Planning My Estate

- Understand the Necessity of a Will
- Analyze Potential Estate Planning Concerns
- Estimate Your Estate Taxes

Summarizing My Financial Plan

RETIRING EASY[®]

Goals and Values

- Identify Your Retirement Values
- Set Your Retirement Goals in Light of Your Values
- Understand the Impact of Inflation on Your Goals

Financial Data

- Gather Your Data

Cash Flow

- Estimate Your Retirement Expenses
- Estimate Your Investment Income at Retirement
- Estimate Your Total Retirement Income
- Determine Your Monthly Surplus/Deficit

Investments

- Understand Investment Fundamentals
- Determine Your Risk Profile
- Determine Your Asset Allocation Strategy
- Re-balance Your Portfolio at Regular Intervals

Insurance

- Plan for Retirement Risks

Estate Planning

- Plan for the Efficient Distribution of Your Estate

My Company Benefits



The MAGIC of 401(k)[®]

Goals and Values

Benefits Of My 401(k) Plan

Making My Investment Choices

Understanding Investment Fundamentals for 401(k) Plans

Typical 401(k) Investment Choices

Understanding Risk

Understanding Asset Allocation

Determining Asset Allocation Strategy

Assessing Risk Tolerance

Determining Risk Profile

Asset Allocation Alternatives

Current 401(k) Plan Investment Strategy

Proposed 401(k) Plan Investment Strategy

Case Studies

Making My 401(k) Plan Work For Me



The MAGIC of 403(b)[®]

Goals and Values

Benefits Of My 403(b) Plan

Making My Investment Choices

Understanding Investment Fundamentals for 403(b) Plans

Typical 403(b) Investment Choices

Understanding Risk

Understanding Asset Allocation

Determining Asset Allocation Strategy

Assessing Risk Tolerance

Determining Risk Profile

Asset Allocation Alternatives

Current 403(b) Plan Investment Strategy

Proposed 403(b) Plan Investment Strategy

Case Studies

Making My 403(b) Plan Work For Me