



Educational Workshop Options:

Estate Planning Basics

An estate plan is a map of how you want your personal and financial affairs to be handled in the future. An effective estate plan can help ensure that your family's financial needs will be taken care of, and that your personal wishes will be carried out in the manner you intended. It's a critical part of your overall financial plan.

An Introduction to Annuities

With each year, more baby boomers turn age 65 and face a retirement that may last 30 years or longer. But many of these new retirees will have to provide their own retirement income as fewer retirees have a traditional pension plan they can depend on as a source of income.

Variable Annuities

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Retirement Basics

Most of us imagine retirement as a happy time, a reward for a lifetime of hard work, full of possibility and potential. We have good reason to see retirement in a positive light. Americans are living longer, healthier lives than ever before. In fact, for some of us, retirement will make up a full third of our lives. Of course, this means that our retirement assets will have to do more for us over a longer period of time. This makes planning for our retirement essential.

College Planning

There's no denying the benefits of a college education--the ability to compete in today's competitive job market, increased earning power, and expanded horizons. But every year, college costs continue to increase, often at twice the rate of general inflation. That's why it's so important to start saving now.

Advanced Estate Planning

An advanced estate plan can help ensure not only that your family's future financial needs will be taken care of, but also that your wealth will be passed on in the most tax-efficient manner possible. It's also an opportunity to create a legacy for grandchildren and to make charitable gifts in a way that best suits your financial situation.

Planning for Long-Term Care

According to the federal government, a majority of people over age 65 will need some type of long-term care, with a significant number of people needing care in a nursing home.

Investment Basics

The best investing strategy is a carefully planned and prepared approach to managing and accumulating money. A well-planned strategy can help you meet your short-term, mid-term, and long-term financial goals. Investment planning requires discipline and patience. But it doesn't have to be difficult.

It is not necessary to do extraordinary things to get extraordinary results -- Warren Buffet



Retirement Income Planning

Retirement income planning is the process of understanding how much income you'll need during your retirement years to support the retirement lifestyle you want, and positioning your assets to provide that income. While there's no such thing as a "one size fits all" plan, there are steps you can take to maximize the possibility of a financially secure retirement.

Roth IRA Conversions

Roth IRAs have become popular retirement savings vehicles because if certain conditions are satisfied, distributions from Roth IRAs are completely free from federal income taxes. Is a Roth conversion right for you? The answer is a complicated one, and depends on your particular situation, including whether you believe you'll be in a higher tax bracket in the future.

Financial Planning Basics

Everyone can benefit from a financial plan that is tailored to individual needs and circumstances. A financial roadmap can motivate you to save money, help you meet your financial goals, and improve your overall financial security now and in the future.

Special Needs Planning

Planning for the personal needs and financial security of a loved one who is disabled or has special needs may seem overwhelming, but by proceeding in an organized fashion, you can provide for the security and well-being of a loved one.

Social Security

As you near retirement, one of the biggest financial decisions you'll need to make is when to begin receiving your Social Security retirement benefits. With pensions disappearing, Social Security remains the major source of guaranteed lifetime retirement income for most Americans, so it's important to take the time to explore your options and make an informed, well-reasoned decision.

Women and Money

Today, more women than ever are responsible for their financial well-being, and the financial well-being of their families. But women often face unique financial challenges that can impact their ability to achieve financial security. That's why it's so important that no matter what life stage they're in, women know how to save, invest, and plan for their future.