



Project 24: The Comprehensive Approach to Building a Secure Financial Future and Retirement

The following 24 programs are designed to give you the information you need to make informed decisions regarding finances and retirement based on your values and objectives. Each program is delivered via live Zoom meeting twice per month and will last for approximately 30 minutes. There will be a short Q&A after each session, and we encourage folks to reach out if they have questions after each zoom class. These programs are designed to be information intensive. Each zoom class will be recorded for attendees to watch afterwards.

- 1. Emergency Fund – Protecting Yourself from Bad Debt**
 - This program covers the definition of an emergency fund and where that money needs to be. Also discussed is the difference between good and bad. How our country has transformed from being a savings-based economy to a consumption-based economy and the impact it has on our financial well-being.
- 2. Budgeting – Shrinking the Retirement Gap**
 - Discuss the foundation to planning & budgeting. Attendees will learn how to turbo charge their retirement plan by shrinking the “Retirement gap”. This program covers the definition of phantom expenses, the elements of accumulation as well as rules of engagement in creating a budget.
- 3. Estate Planning 101 Wills, Living Will, Power of Attorney & Beneficiary Designations**
 - Discusses what a will is and the importance of having one. Also covered is the probate process, what assets pass through that process and how to leverage your beneficiary designations to avoid the costs and delays of probate. The importance of legal documents including Durable Power of Attorney, Living Will and Health Power of Attorney.
- 4. Life Insurance 101: Term, Universal, Whole Life Overview**
 - This program covers the differences between Term Life, Universal Life and Whole Life Insurance Policies
- 5. Life Insurance 102: Strategies & Uses**
 - This program covers the process to us in order to determine how much coverage you need and the questions you should ask yourself to determine the type and coverage necessary for your situation.
- 6. Maximizing Your Healthcare: HMO / PPO**
 - This program covers and defines what a HMO and PPO plan are and the differences therein.
- 7. Maximizing Your Healthcare: HDHP / HSA / FSA**

Wienken Advisors, Ltd. has been educating individuals and private and public sector employees since 1998 through seminar outreach programs and financial consultation. We work to have the individual not only understand their benefits and financial resources at their disposal, but teach them how to integrate them into their personal financial goals.

- This program discusses the qualifying factors of a High Deductible Healthcare Plan and how to utilize and what's covered within a Health Savings Account and Flex Spending Account. We will also cover ways to recycle HSA dollars in retirement.
- 8. Disability Benefits & Strategies**
- This is typically the least known benefit of an employer sponsored program. Attendees will gain an understanding of their benefits and how those benefits are taxed along with how your benefits work with Social Security. We will give you a process to determine if your benefits will be enough to cover your monthly expenses and strategies to fill in any missing GAPS.
- 9. Social Security overview & outlook**
- Learn about what's really going on with Social Security, current budget and future outlook. This program will also cover how you qualify for Social Security, what affects your benefit amounts as well as income limitations.
- 10. Social Security Filing Strategies**
- This program will cover filing strategies for individuals covered under grandfather provisions of the bi-partisan budget act of 2015, restricted filings, filing for divorced, widowed and single claimants. We will also talk about the penalty for early filing and delayed retirement credits.
- 11. Financial Pivoting**
- Discover the concept of Financial Pivoting and the effect it can have on the success of your overall retirement plan. Learn how to maximize financial tools at your disposal to plan for the unexpected.
- 12. Retirement Plan Overview**
- Discussed in the program are the different types of retirement programs that employers offer. The transition from defined benefit plans to defined contribution plans and the impact it has on employees. Also covered is the process of leading up to retirement and whether you are on the track to retire when you want to.
- 13. Investing 101**
- In this program we cover the various types of investment accounts and how they operate from a tax standpoint; as well as earning limitations and contribution limits.
- 14. Investing 102**
- This program dives into the various types of investments; Stocks, Bonds, Mutual Funds
- 15. Roth IRA vs Traditional IRA**
- Which is best? Unless you know the future, you don't know. This program covers the history of taxation in this country and how the concept of financial pivoting gives you the ability to control the uncontrollable.
- 16. Human Resources / Business Owner**
- In this section we will cover Frequently asked Questions from human resource personnel. We will explore the questions you should ask while selecting which retirement plan and company to use, how to refinance your retirement plan, which benefits to provide, how to keep healthcare costs low for the employer and employee as well as an overview of voluntary benefits and how they operate. We will also cover fiduciary obligations and what that means for the employer.
- 17. Income Distribution Techniques**
- With the transition from defined benefit plans to defined contribution plans, a question a retiree will ask, "How much can I take out without running out of money?". We cover statistics on withdrawal rates and life expectancy, the impact that volatility has on income and depletion of resources and techniques to increase your income and improve longevity.
- 18. Long Term Care**

- This program covers the average cost of care in Home and Nursing Home. The course also explores the different options to pay for care along with covering Medical Spend-down Levels, Long Term Care Insurance Programs and alternative programs to cover the cost.

19. Medicare

- Medicare Parts A, B, C, & D are covered in the program along with enrollment periods, penalties and exemptions. Program closes with the financial stability of the program, changes that have occurred and what you can do about it.

20. Medicaid & Disability

- In this topic we will cover the basics of Medicaid, spend down provisions as well as the basics of social security disability.

21. Annuities 101

- This course will cover the basics of annuities. We will dive into the differences between Immediate, Deferred, variable and fixed annuities as well as basics of flooring income.

22. Job Transitioning

- This course covers the basics of exiting or entering a job, for any reason. Learn your rights and options for what to do with your benefits, retirement accounts and more.

23. College Tuition Planning

- This section will educate you on ways to save for college tuition including Coverdell Education Savings Accounts, UTMA / UGMA accounts, 529 plans and more.

24. SECURE Act

- Learn about the recent law changes enacted by the SECURE Act. Learn about changes to Required Minimum Distributions, Beneficiary designated accounts, Multiple employer plans for small businesses and more.