

## Welcome to the City of Milwaukee Financial Wellness Seminars

### **Estate Planning for Everyone**

Estate Planning is not just for the rich, married or the elderly. Everyone has something they care about or want to protect, and just about everyone needs an estate plan, no matter their age or how much money they have. The seminar educates individuals about the basic aspects of an estate plan, considerations for getting started and creating a plan for your legacy.

### **Foundations of Financial Wellness**

Understand principles of financial wellness, such as goal setting, protection, spending and saving, and retirement planning. Learn helpful tips on accessing resources to assist your journey towards financial wellbeing.

### **Investing Concepts**

This engaging seminar is a classic “101” class on investments that explains investment types, investment trends and performance. It will also discuss your Deferred Compensation plan’s specific investment options, as well as the fees that are associated with the plan.

### **Plan for Your “Someday”**

Are you in your 20s or 30s and feel that you can’t possibly think of focusing on saving for retirement? In this seminar, we will show you how taking small, meaningful steps in the early stages of your career can make a large impact for you later in life. We will provide you with tips on creating a solid plan, now, to help you achieve your dreams for that “someday.”

### **Retirement Planning for Women**

This seminar examines how women view money differently than men and what steps they can take to build a retirement plan based on these differences. It will discuss a 5-step plan you can put into place to build a retirement plan and how tools such as My Personal Financial Dashboard and myOrangeMoney can assist with these goals. We will also explain different investment options, building a portfolio and Target Date Funds.

### **Retirement Readiness with my OrangeMoney**

This seminar will focus on the myOrangeMoney tool and how to use it to estimate income replacement. We will provide information on calculating expenses in retirement and setting an income goal, as well as discuss CMERS pension benefits, Social Security benefits, Roth versus pre-tax and Voya Professional Advice options.

### **Save for your Goals with Smart Budgeting**

This “how-to” seminar reviews the basics of living within a household budget to assist you in managing your finances more efficiently. You will learn about setting short-term and long-term goals and balancing income and expenses, helping you to streamline your efforts of saving and working towards your financial objectives. We will also review practical tips on cutting expenses, managing debt and using credit to help boost FICO scores.

 **Three steps to a Social Security Strategy**

Making an informed decision about how and when to take Social Security is key to a solid retirement income plan. However, many workers do not realize the complexities involved with claiming Social Security benefits and that the cost of making the wrong choice can be quite high. This in-depth educational seminar will present key considerations to help you optimize your Social Security benefit.

 **Understanding the Benefits of Participating in the City of Milwaukee Deferred Compensation Plan (MDCP)**

This seminar provides a comprehensive overview of the Deferred Compensation Plan. Learn about Plan highlights, such as the myOrangemoney tool, investment options, and Roth versus pretax to help you determine if you are on track with your retirement income goals.

 **Voya Cares-Special Needs Planning**

This seminar explores the vast reach of the special needs community and its impact on employees. It discusses the many concerns addressed by special needs planning throughout the stages of an individual and caregiver's life. It also includes a brief overview of the VoyaCares® program and the tools and resources it provides.

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