



BAYSTATE FINANCIAL'S

PLAN *Well*™

Course Catalog

Empower Your Employees with Immersive Workshops

Our easy-to-implement workshops are tailored specifically to your company—to not just add value to your employee benefits offering, but to enhance it. Choose from our list of topics to create an ongoing culture of curiosity at your company, or curate your own multi-part educational series.



Table of Contents

<u>Budgeting</u>	<u>1</u>
<u>Business Planning</u>	<u>2</u>
<u>Investing</u>	<u>3</u>
<u>Insuring; Life + Income</u>	<u>4</u>
<u>Retirement Planning</u>	<u>6</u>



Budgeting

Creating a Budget

Having a budget is the foundation of your financial well-being, and the basis of all your long term financial plans. This presentation covers all aspects of budgeting including:

- Budgeting overviews and information
- Steps you need to take to create an accurate, flexible monthly budget

Educational Debt? Is Refinancing Right for You?

Student load debt can be overwhelming. You have options available to you to ensure that this debt is manageable and doesn't take you off track for reaching your other goals. Should you refinance? Pay them down more aggressively or just stay the course? This session will lay out your options and help you clearly see the right path to take.

Financial Goal Setting

Setting and understanding financial goals is essential to building the foundation for your financial well-being. This presentation covers:

- The importance of setting financial goals
- How to make your goals SMART: Specific, Measurable, Actionable, Relevant, and Timebound
- Suggested goals that address top employee concerns including Income, Savings, Retirement, and Debt

Managing Student Debt

Managing student debt plays a major role in building a strong financial foundation. This presentation addresses the common types of Federal student loan repayment options and ideas on creating a debt management plan. You will learn how to take inventory of your debt, select repayment options, pay your loans, and other key considerations.

Money Skills: Saving up (Ages 5-8)

This turnkey seminar is a kid-friendly adventure that uses games, family discussion, and fun to teach kids about setting goals, saving money, and creating a budget. This session is intended for children (and their grown-ups) ages 5-8.

Money Skills: Goal Setting (Ages 9-12)

This session is a tween-friendly lesson that will use games, family discussion, and fun to teach kids about saving money, and setting goals for the good stuff. The topics covered are intended for children (and their grown-ups) ages 9-12.

Money Talks – Finance 101

Becoming truly financially independent is the first step in achieving long term financial success. How you get there make take time. This session will help you:

- Understand what being financially independent means
- Identify tasks to do in your 20s, and targets to shoot for in your 30s
- Avoid financial pitfalls along the way



Business Planning

Actionable Ideas for Business Owners

This session offers actionable ideas and tips for business owners. The presentation will provide you with guidance in three major categories:

- Leading your business
- Growing your business
- Inspiring your team

Business Succession Planning

This presentation for business owners covers essential topics for business succession planning. You will learn about how you can coordinate your business and estate plan together to build the most effective estate strategy possible. Topics covered include:

- How to coordinate your business and estate plans
- Who to include in your planning team
- What steps to take based on what assets and property you hold

Employee Financial Wellness Strategy

Are you a business owner who wants to develop a strategy for employee financial wellness? This seminar covers the basics of how to build your offering. Learn more about concrete steps you can take to implement a comprehensive employee financial wellness strategy to help make your workplace the best it can be.

Simple Steps for Exiting Your Business (3-part series)

This three-part workshop will educate business owners on how to begin the process of setting up an exit strategy from the business, both voluntary and involuntary. The workshop focuses on the three key areas of exit planning: succession, retirement and estate planning.

Understanding the Value of Your Business

Are you a business owner looking into next steps for your company? This workshop will help you learn more about the critical role of valuation. You will understand different approaches to valuing a business, common roadblocks and motivators, and why it's important to know the value of your hard work.



Investing

Asset Allocation

Asset allocation is a fundamental aspect of your long-term financial goals and plans. In this presentation, you will learn more about how to allocate assets during both working years and retirement, different types of investments, and how to balance risk and reward.

Common Money Mistakes

We all make mistakes, especially when it comes to money. It is important that we try to avoid the most common mistakes if we can. This session will help you:

- Identify 52 different money mistakes
- Know the potential effects of each pitfall
- Understand how each aligns with your overall financial well-being

Investment Basics

This session covers the basics of investing and how different kinds of investments work. You will learn about:

- Why you should invest
- Risk tolerance
- Stocks, bonds, mutual funds, and other types of investments

Personal Risk Profile

This seminar explains everything you need to know to evaluate your personal risk profile. You will learn about what questions to ask to measure your risk profile, how to align that risk with asset allocation, and other factors and areas your personal risk profile may affect.

Planning for College

Proper planning for a child's education is a critical step when you think about your financial future. In this session, you will learn about different college payment strategies, savings vehicles, federal aid, understanding the actual costs of college, and other key considerations for this financial milestone.

Roth Conversions

This seminar covers the basics of the estate planning process and explores some tax strategies to consider when planning for your estate. Upon completion, attendees will:

- What they are
- Who is eligible to contribute?
- Potential benefits, and
- How to decide if a Roth IRA might be right for you.

Taking Control of Debt

Managing debt while meeting other financial priorities can be tricky. This presentation covers exactly what you should know to take control of your debt and get back on track to maintain financial stability. Topics include a general overview to help understand your debt, classify your debt, steps to create and implement a payment plan, and how to balance debt with other financial goals.



Insuring; Life + Income

Disabled? Me? Never!

This presentation explores the realities of an unexpected disability, and how you can leverage disability insurance to protect your income and your family in the event that an injury or illness prevents them from working. You will learn about the value of income, income protection realities, and details of disability income (DI) insurance.

Health Savings Accounts

Health Savings Accounts (HSAs) can play an integral role in your financial and physical health. In this session, you will learn about what an HSA is, how it works, and how it can be used to save on future medical expenses. This presentation also covers how HSAs work in retirement and the benefits of conserving vs. leveraging your HAS.

Protecting Your Income

A person's ability to earn an income is their most valuable asset and the starting point for achieving financial well-being. This presentation covers topics for employees to understand the value of their income and the risks that income faces.

Protecting What Matters Most - *Disability Income Insurance and You*

This brief presentation shows the realities of sudden income loss due to unexpected disabilities. You will learn more about different options for protecting yourself against the impact of that loss.

Understanding Life Insurance

Everyone wants to be able to provide for their loved ones after they're gone. This presentation covers essential information about life insurance, with topics including:

- What life insurance is and how it works
- The differences between term and permanent life insurance
- The flexibility afforded by a policy's cash value



Retirement Planning

Estate Planning 101

Let's talk about estate planning and your future.

This seminar covers the basics of the estate planning process and explores some tax strategies to consider when planning for your estate. Upon completion, attendees will:

- Understand the different options available in planning for an estate,
- Have an overview of The Tax Cuts and Jobs Act of 2017, and
- Learn about various federal gift and estate tax reduction strategies.

Planning for Retirement

Retirement is often the first thing we think about when we talk about our overall financial well-being. In this seminar, you will learn the basics of retirement planning and what strategies you can use to secure your plan. This presentation covers how to envision your retirement, build your retirement strategy, different sources of retirement income, building your nest egg, and key risks to consider.

Predictable Income in Retirement

Building a successful retirement plan is tricky, but it's very important to consider your predictable sources of income during retirement. In this presentation, you will learn about accumulation and distribution phases, different types of annuities and how they work, payment periods, and other considerations that may come up during the planning process.

Protecting your Income

A person's ability to earn an income is their most valuable asset income and the starting point for achieving financial well-being. This presentation covers topics for employees to understand the value of their income and the risks that income faces.

Retirement Income - Later Strategy

This presentation is for pre-retirees who want to learn more about retirement income strategies. Topics covered include sources of retirement income, understanding retirement income risks, and how to plan for a secure future with income you can't outlive.

Retirement Income - Now Strategy

This seminar can help guide current retirees through strategies to address the need for immediate income. Learn more about sources of retirement income, risks that can affect your income, and planning for income you can't outlive.

Retirement Risks

Retirement is a crucial goal for any financial plan, but it's crucial to understand what risks come with that. This presentation covers the major retirement risks and you may face how you can overcome them. Topics include longevity, inflation, rate of withdrawal, asset allocation, and health care.

Social Side of Retirement

Learn how to make the right calls when it comes to Social Security and your retirement.

Did you know you don't have to take your Social Security retirement benefits at age 62? Or even when you stop working? You can defer your Social Security benefits to age 70. And there are good reasons why you may want to do just that. Now more than ever, it's important to know how to get the most from your Social Security.

Sources of Retirement Income

Sufficient retirement income is an essential component of any retirement plan. This presentation outlines different sources of income available to you during your golden years and other useful information for this income. You will learn:

- How to establish an income target
- Various types of retirement income sources
- How to align your income with your expenses

Understanding Social Security

Understanding your Social Security is a key part of your long-term financial and retirement planning. This presentation covers:

- Social Security eligibility
- Different filing options
- Other key considerations for how your Social Security works

What is the Sign of a Good Decision?

Focused on pre-retirees, this 45-minute presentation provides an overview of the key areas you will need to consider when making decisions about your retirement. These areas include: Income, Access, Growth and Legacy.

Who is Guarding your Retirement?

Are you aware of the impact that disability can have on your retirement? This 30-minute presentation highlights RetireGuard® and other steps that can be taken to reduce the long term impacts of an injury or illness that ends a career.



PLAN*Well*TM