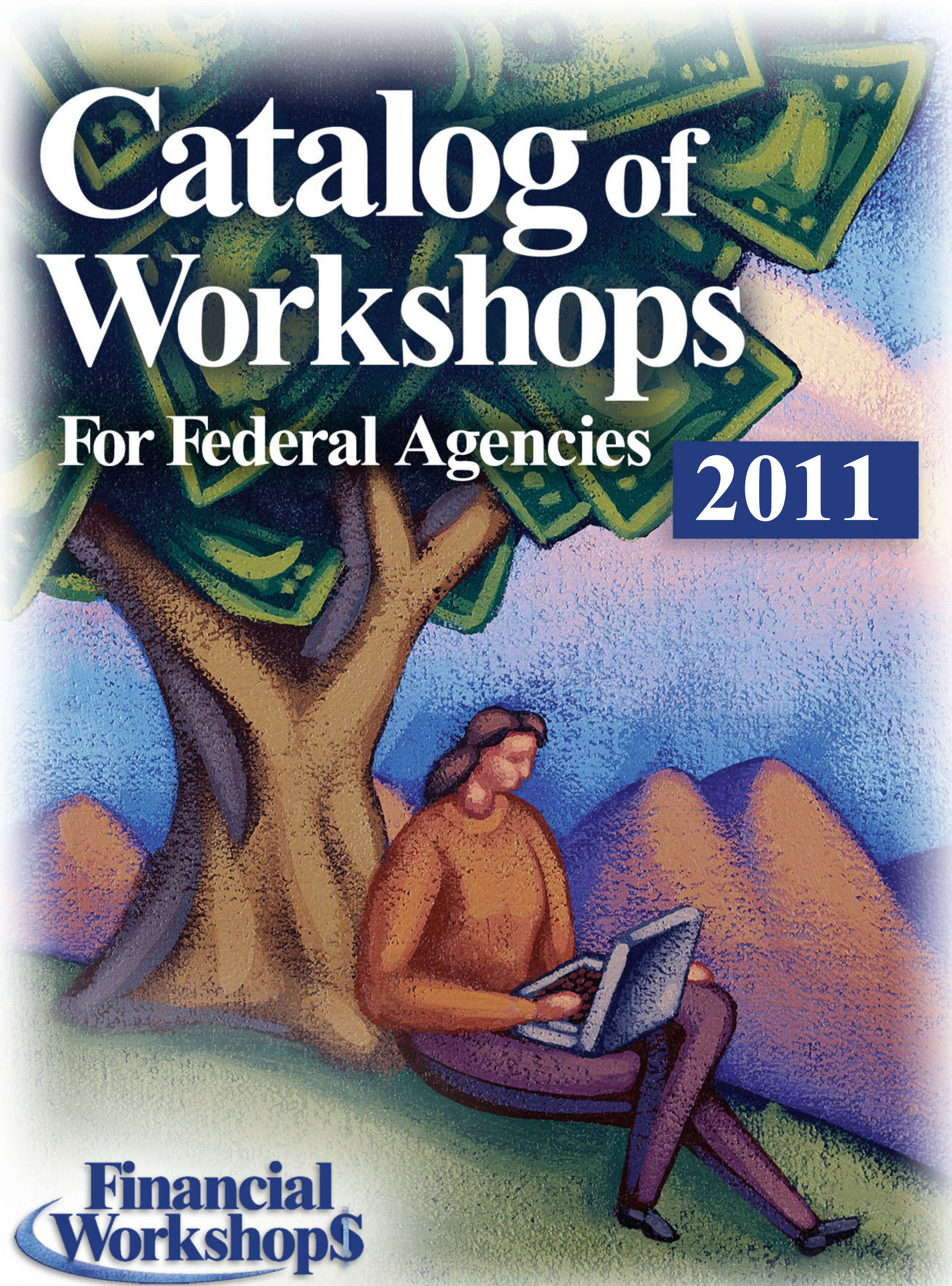
Catalog of Workshops

For Federal Agencies

2011



Financial Workshops

Table of Contents

“I was really glad this program was brought to USDA and that everyone was included, not just if you were retiring in five years.”

“Very informative, excellent presentation. I especially appreciated the explanation of TSP allocation.”

“It was excellent and very educational. The presenters are professional and proficient in what they share.”

“Excellent presentation. It’s good to hear current thinking regarding retirement investment strategy.”

“I wish I could have attended this 25 years ago.”

About Us

Financial Workshops, LLC has been providing high quality professional workshops since 1988. Our goal has always been to provide the highest level of education to help participants achieve financial security by making well informed decisions. Our firm strives to tailor workshops that are perfectly suited to your employees' needs.

With all the complexities that make up your financial life, you need a workshop provider you can trust, one that is qualified, experienced, *and* understands your goals. Our firm was founded on those beliefs. We will provide your employees with the education they need and the assistance they require in order to succeed in achieving their financial goals.

Whether you are an employer interested in enhancing financial literacy among your employees, or dedicated human resources professional motivated to provide the best benefits and financial training, you can be assured that we strive to understand and anticipate your needs. That's why all our instructors are CERTIFIED FINANCIAL PLANNER™ professionals — the most recognized financial designation offered within the financial services industry. Our desire is to work side-by-side with you piecing all the elements together and customizing the ultimate workshop to meet your training requirements.

Today, more than ever, employees need advanced training regarding their benefits, investment strategies and retirement planning. When employees understand their benefits, morale is higher, employer retirement plans have a higher participation rate, employee investment strategies improve. Employees are better equipped to make the transition into retirement.

Educating your employees to make smart financial decisions isn't just our profession – it's our passion!

Our firm's President is Randall P. Hallier, CFP®. After attending the University of Kansas as an education major, he entered the financial services industry in 1979 and started his own firm in 1988. Since then, he has become one of the most active public speakers on employee training in the country, having conducted more than 800 workshops nationwide including the keynote address for several Federal Executive Board Pre-Retirement Training programs. Randy is a veteran of numerous television and radio appearances and his program *Women Taking Control of Their Finances*, brought him national recognition on the *FOX TV Network*. As the creator and host of *The Bottom Line* radio show, Randy provided timely advice and professional insight to Kansas City listeners.

A prolific writer and author, Randy first released *The Ten Major Mistakes People Make in Retirement Planning* for federal employees in 1995. This booklet is updated annually to reflect any needed changes. He authored *The Federal Employee's Ultimate Guide to Retirement* which was released in 2004. His second book, *How to Work for Uncle Sam and Retire Rich©*, is scheduled for release in 2009.

Meet the Faculty

Randall Gardner, MBA, JD, LLM, CPA, CFP® joined Financial Workshops, LLC in 2007. Randy is a professor of Tax and Financial Planning at the University of Missouri - Kansas City. Randy earned a Bachelor of Arts degree, cum laude, from Harvard University; his JD and MBA degrees from the University of Kansas; and a Master of Law in Taxation from the University of Missouri - Kansas City. He is also a graduate of Georgia State University's Master Teacher Program. A published author and contributing editor for numerous financial publications, Randy also serves on the board of the Certified Financial Planner Board of Standards, Inc. His book, *101 Tax Savings Tips*, is a favorite among the public and professionals alike. He also acted as co-editor of the book *Wealth Council Estate Planning Strategies*. He has written dozens of articles for publications such as *The Journal of Financial Planning, Taxation for Accountants, Practical Tax Strategies*, and *Tax Adviser*.

Bob McCarthy, CFP®, CPA, joined Financial Workshops, LLC in January 2009. After graduating with a BSBA in accounting from Rockhurst University in 1984, Bob held several positions in the taxation and financial services industries for companies such as KPMG, Merrill Lynch and Professional Management Midwest, Inc. in Overland Park, KS from 1984-1997. He formed Bob McCarthy, CPA and Associates in 1997 and advised people in the areas of taxation, financial planning and mergers and acquisitions for eleven years until 2008. Bob is an accomplished speaker on a variety of topics related to tax, accounting and financial planning. Bob has been the guest host of *The Bottom Line* radio show. Bob currently holds the following NASD securities licenses — 6,7,63 and 65 and maintains a rigorous program of continuing education to maintain his CPA license through the Kansas Board of Accountancy, as well as his license according to the CFP Board of Standards.

Jessica Culpepper, MBA, CFP®, Director Financial Planning, has been a financial planner since 2007. Having graduated *summa cum laude* from Missouri State University in 2006 with her Bachelors of Science degree in Accounting, Jessica received her MBA from University of Missouri – Kansas City with an emphasis in Finance in 2007. Using her accounting background, she also prepares income tax returns for clients and assists them with tax planning issues, as well as supports the estate planning area. Jessica is a volunteer coordinator at her church for Dave Ramsey's Financial Peace University financial education program where she leads large groups of individuals in their quest for financial literacy and security. Jessica has been a guest speaker for the University of Missouri's Retirement Readiness Workshop program where she has spoken to large groups of pre-retirees on topics such as financial planning and estate planning.

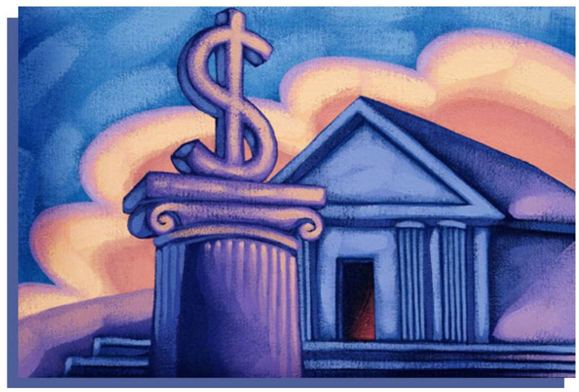
The Federal Employee's Early Career Benefits Workshop

This workshop is a must for every newly hired employee! Every employee should be educated on how the proper utilization of fringe benefits will affect their financial lives. According to the *Employee Benefit Research Institute's 2008 Retirement Confidence Survey*®, 43% of workers guess at how much they will need to save and accumulate for retirement. A recent employee survey indicated that employees prefer financial training and education early in their career.

Who should attend this workshop?

Every newly hired employee should be scheduled for this workshop at the time of hire or as soon as possible thereafter. It should also be extended to employees who have never received comprehensive training on the proper use of their benefits.

What does this workshop cover?



- FEGLI
- FEHB options
- FERS benefits
- Flexible spending accounts
- Thrift Savings Plan
- Government retirement annuity calculations
- Disability benefits
- Long term care insurance
- Understanding Social Security
- Retirement planning
- Investment strategies
- Estate planning

How will this workshop help your employees?

If 43% of employees have no idea how much to save for retirement, and more than a third of retirees today are not confident in having enough money to live comfortably throughout their retirement years, isn't the solution for employees today to be provided important training in financial matters early on in their federal employment years? The "Federal Employee's Early Career Benefits Workshop" will equip employees with the necessary tools to make wise choices regarding their benefits. The program compliments the efforts of Human Resources personnel while training employees in appropriate use of the benefits programs.

Workshop Specifics:

This workshop is available in two versions: one-day or two-day format. The workshop can be customized to meet your agency's requirements. The comprehensive workbook contains a very helpful resource section and a glossary of terms section.

"The program was very informative and filled with valuable and critical information."

The Federal Employee’s Mid-Career Financial Guidance Workshop

Are your employees paying enough attention to their retirement plans and the pre-retirement preparation they must accomplish? This extensive program aids employees in several critical areas, helping them focus on benefits and retirement issues.

Who should attend this workshop?

This workshop is appropriate for mid-career employees to those within ten years of retirement. It is also recommended for employees who have never attended an extensive benefits or comprehensive financial planning workshop.

What does this workshop cover?

- Financial planning components
- FEGLI
- CSRS/FERS benefits
- Disability benefits
- Government annuity payments
- Social Security
- Thrift Savings Plan
- Long term care
- Financial management
- Risk management
- Retirement planning
- Investment strategies
- Tax planning
- Estate conservation

How does this workshop help your employees?

According to the *Employee Benefit Research Institute’s 2008 Retirement Confidence Survey®,* 43% of workers guess at how much they will need to save and accumulate for retirement. Many people lack an understanding of how the financial world works and how to make their money work effectively for them. This program was customized with that in mind and provides a well-rounded overview of employees’ benefits and financial issues. This workshop will aid employees in making sound decisions regarding their benefits and their future retirement.

Workshop Specifics:

This workshop is available in two versions: a one-day or two-day. The workshop can be customized to meet your agency’s requirements. The comprehensive workbook contains a very helpful resource section and a glossary of terms section.

*“Nice, straightforward, easy pace.
The speakers were well versed in government perspectives which is seemingly rare when talking with financial people.”*

The Federal Employee's Pre-Retirement Workshop

Everyone wants to have a comfortable and enjoyable retirement, but without adequate planning, it probably won't happen. People are living longer than ever, which is obviously good news, but that means retirement is becoming more expensive. Many retirees are spending 30 years or more in retirement and often underestimate the amount of income that it will take to live comfortably. This workshop is designed to teach your employees what they need to know to make their golden years everything they want them to be.

Who should attend this workshop?

This workshop is intended for those within 10 years of retirement. It is also recommended for employees who have never attended an extensive retirement planning workshop.

What does this workshop cover?

- CSRS / FERS overview
- Benefits: FEGLI, FEHB, LTC, etc.
- Social Security / Medicare
- Thrift Savings Plan
- Roadblocks to retirement
- Assessing the cost of retirement
- Sources of income
- Retirement planning
- Early-out planning options
- Investments
- Financial planning
- Estate planning
- Retirement reality
- Health and wealth issues

How will this workshop help your employees?

Planning for retirement is not something that can be done overnight. According to the *Employee Benefit Research Institute's 2008 Retirement Confidence Survey*®, more than a third of the retirees surveyed are not confident in having enough money to live comfortably throughout their retirement years. This workshop will help identify what is needed in preparation to retire, and it will help employees to define and create their own retirement. Retirement isn't the same for everyone, and retirement will affect people differently. After taking this workshop, employees will be able to consider different strategies on how to retire, instead of jumping on the bandwagon of the latest trendy idea. They will be able to identify the key issues in planning for retirement and find the tools that enable them to make informed decisions. How they respond to these issues will determine how comfortable they are in retirement.

Workshop Specifics:

This workshop is available in either a one-day or two-day format. It can be customized to meet your agency's requirements and is available in a CSRS/CSRS-Offset or FERS only version. The comprehensive workbook contains a very helpful resource section and a glossary of terms section. A companion text book is also available.

"Excellent presentation and speaker effectiveness, best seminar I have ever attended."

Request for Proposal

Name of Organization: ____

Address: ____

City: ______________________________ State: ____________ Zip: ______________

Name of Workshop Coordinator: ____

Phone: ____________________ Fax: __________________ Email: ____________________________

Workshop Selection

- O The Federal Employee's Early Career Benefits Workshop
- O The Federal Employee's Mid-Career Financial Guidance Workshop
- O The Federal Employee's Pre-Retirement Workshop
- O Transition Planning (Customized)
- O FTransition Planning (Customized)

City	State	Number of sessions	Number of participants

Will employees' spouses or significant others be allowed to attend? O YES O NO
If yes, will training manuals need to be provided? (If so, an additional fee will apply) O YES O NO

How did you hear about us? O Website O Marketing piece O Referral O Radio O E-mail

Customization Requests

Date of Request: ____________ Proposal Due by: ____________

Length of Training Sessions: O Focus On (60 minutes) O one-day O two-day

Location of Workshop(s): O On site O More than one site *(please provide #)* ______ of locations

(Please attach a description of the scope and specifics of the customizations you are requesting)

3400 College Blvd, Suite 100, Leawood, KS 66211
phone **(913) 742-7213** ● **(800) 875-1919** ● fax **(913) 402-1032**
email **info@financialworkshops.info**
www.financialworkshops.info

Knowledge is Power: *Learn to Make Money Smart Decisions Now!*