MONEY U

YOU AND A GUEST
ARE INVITED TO

MONEY UNIVERSITY 2018!

SPONSORED BY YOUR EMPLOYER AND FRANCIS INVESTMENT COUNSEL

To register, visit moneyadviceatwork.com/moneyu

September 18 - Manitou, West Bend
September 26 - Lambeau Field, Green Bay
October 2 - Jefferson Street Inn, Wausau
October 9 - Marriott West, Madison
October 23 - Heyde Center, Chippewa Falls
October 30 - Miller Park, Milwaukee
November 6 - Live Web Sessions

MONEY ADVICE @ WORK®

EVENING SCHEDULE

(times listed are Central)

Registration and Light Dinner ---------- 5:30 pm to 6:00 pm
First Session---------- 6:00 pm to 6:50 pm
Second Session---------- 7:00 pm to 7:50 pm
Third Session ---------- 8:00 pm to 8:50 pm

HOW TO REGISTER

This event is free for participants served by the MoneyAdvice@Work® team from Francis Investment Counsel.

To register, visit moneyadviceatwork.com/moneyu

or call (866) 232-6457.

Registration is required.

Unable to attend a live event? Recordings of the sessions will be available online.

HOW MUCH DO YOU REALLY NEED TO RETIRE?

Every day you get one step closer to life after work. Have you ever wondered if you'll have enough money at retirement to last as long as you do? Join us to find out. You'll learn an easy way to calculate how much you'll really need for retirement and what you need to save to get there.

SAVING AND PAYING FOR COLLEGE

Most parents dream of sending their kids to college. With rising costs and reduced financial aid, the financial challenge for families is greater than ever. This class will help you understand your college savings options and help you prepare for the bills when they arrive.

MAXIMIZING SOCIAL SECURITY BENEFITS

Social Security provides an important source of income during your retirement years, but understanding the ins and outs of Social Security can be complicated. This class will help you better understand claiming options and provide strategies that might help maximize your benefits.

RETIREE HEALTH INSURANCE

For many, securing adequate health insurance in retirement is the most important consideration for when you pull the plug on work. Attend this class to sort out your options and learn the facts about Medicare Parts A and B, Advantage Plans, and supplemental health insurance.

ARE REVERSE MORTGAGES A GOOD IDEA?

The ads sound appealing…"Stay in your home during retirement and receive a monthly payout for life." Attend this class to learn the facts about reverse mortgages.

BUDGETING THAT WORKS

Budgeting is a way of life that may deliver benefits of optimism and prosperity. So, who wouldn't want to give it a try? Join the fun as we explore ways to create a spending plan that you can live with.

HIRING YOUR OWN FINANCIAL ADVISOR

Although some investors like the do-it-yourself approach, many prefer some help with their investments. With all the financial advisors out there touting their services, finding one that is a good fit for you and your family can be tough. Attend this class to learn how to find the right advisor for you. You'll learn how to research advisors, better understand the fees they charge, and get tips for managing the relationship.

A LITTLE BIT ABOUT BITCOIN

Bitcoin and other digital currencies have been garnering a lot of attention these days. Will they become a new mainstream currency or are they just a passing fad? Join this class for the basics of digital currency and to learn if these speculative investments hold merit in a diversified portfolio.

INVESTING 101

Are you dazed and confused by all the investment jargon? Join this class to learn the basics of investing. You'll gain insights into investment strategies and asset allocation techniques to help you become a better investor.

ALPHABET SOUP: UNDERSTANDING TRADITIONAL AND ROTH IRAS

Whether you already own an IRA or are considering starting one, get your questions answered here. How do you decide between Traditional or Roth? How much of your deposit will be tax-deductible? How do you determine where to open an account? Learn the basics of IRAs and get help determining the best investment strategy for you. We'll also talk about how Roth IRA conversions provide more tax-free income in retirement.

TO YOUR CREDIT

Is your mail littered with credit card offers? It might sound tempting to "buy now, pay later" but that comes at a price. Attend this class to learn what credit is, how it is calculated and used, the cost of credit, how to build good credit, and how to protect your credit.

HEALTH SAVINGS ACCOUNTS – NOT JUST FOR TODAY'S HEALTH EXPENSES

If you're covered by a high-deductible health plan, you've likely been offered a health savings account. Most think of these as a short-term savings account for health care expenses, but these accounts can serve as a powerful retirement savings vehicle. Attend this class to learn how their triple tax break may benefit you.

HOW TO TURN YOUR RETIREMENT ACCOUNT INTO INCOME

You've spent your career building savings for retirement. Now, it's time to create a plan for turning those savings into an income that will last a life time. Join us to learn strategies for converting your savings into retirement income and to better understand your distribution options.

PROTECTING YOUR FAMILY: WHAT INSURANCE DO YOU REALLY NEED?

Let's face it: no one is really excited about buying insurance. But protecting you and your belongings is a step towards overall financial fitness. This class will teach you what types of insurance you really need and don't need.

RAISING FINANCIALLY FIT KIDS

As parents, we want our children to grow up to be healthy, happy, and confident with money. Yet, financial fluency is often not taught well in schools. Join us to explore practical ways to instill a healthy set of financial values and skills throughout each stage of childhood.

WHERE'S THE MARKET HEADED NEXT? AN INDEPENDENT VIEW

There's no shortage of media opinions on economic and market outlook. Are we headed for a market correction or will the good times continue? Join us for an independent view of recent market results and to gain insights into how to incorporate tactical asset allocation into your portfolio.

EVALUATING MUTUAL FUNDS AND ETFS

If you are like most Americans, you use mutual funds to save for retirement, but you don't really know much about them. Attend this class to see how mutual funds compare to each other and to ETFs (Exchange Traded Funds). We'll also share tips for using Morningstar.com to evaluate the good ones.

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Investment Counsel LLC