Please email Molly@TeamIFS.com to register.
Make sure to specify the workshop(s) you are registering for in your email. A ZOOM ID will be provided upon registration.

"What's Your Digital Game Plan For The Pandemic And Beyond?"

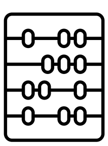
The Power Of Five

1. The Digital Financial Education

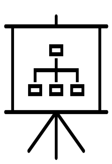
Voya Financial has established an in-depth learning curriculum for participants. Our bi-weekly Zoom Workshops address the concerns of every individual—whether they are newly hired, mid-career, or nearing retirement." We provide the financial education that everyone has been looking for but could never find.

Topics include:

Newly Hired



Investment Concepts Simplified
You don't need to be an expert or a stock market whiz to put an investment strategy into place. Focusing on just a few fundamentals, you can have a solid investment plan for your retirement or other financial goals. This engaging webinar will explain investing concepts in plain English and provide simple, practical ways to help you invest with confidence.
Friday October 16th - 12:00



Evaluating your Investments – Beyond the basics
This webinar moves beyond investment basics to evaluation investments using various portfolio Analysis tools and resources. Topics include an in depth look at asset allocation, including sub asset classes and relative risk and return. Attendees will learn various techniques and best practices that can help them create a sound and appropriate investment strategy for their personal retirement goals.
Friday October 23rd - 12:00

Financial Wellness

Financial wellness is about a healthy balance between living for today while preparing financially tomorrow. Where you learn to live within your means, feel confident about your future and are prepared for what is next. In this comprehensive webinar we will be cover the guiding principles of financial wellness, help you identify your own priorities and your next best step along with resources to help you get there.

Friday October 30th - 12:00

Mid-Career

What Does The Future Hold For You? – Tax Deferred Plans: 403(b)

Will you have enough to fund your retirement? What is your Number? Will SS and your Pension be enough or should you consider starting a Voluntary 403b to fill the gap. "To Roth or Not To Roth. That Is The Question."

Friday November 6th - 12:00

How Will You Respond to this Bear Market?

How are you managing Bear Market Anxiety? Are you wondering if you can still retire at 55, 65 or is it 70? Should you hang in there? Should you sell everything and move to cash or temporarily move to the sidelines and then jump back in when the market turns around? How long is it going to potentially take you to recover your losses? Join our ZOOM Workshop and find out the answers to these questions and much more!

Friday November 13th - 12:00

Stay The Course

What does history teach us about the market? Join us for this in depth look at what happens when the market dips and tips for staying the course, staying focused so you can reach your long term financial goals.

Friday November 20th - 12:00

On The Move – Distribution Options

Because your workplace retirement plan may represent a good portion of your retirement savings, it is smart to understand your options if you are considering a distribution. Whether you are changing jobs, consolidating your savings within a new plan or an IRA, or thinking about retiring, you should be aware of taxes and penalties that may be involved. This webinar will walk you through the pros and cons of each distribution option and how to keep your account working for you.

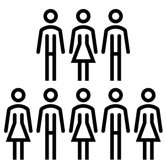
Friday December 4th - 12:00

Nearing Retirement

Savvy Social Security Planning

This informative seminar covers the basics of Social Security and reveals innovative strategies for maximizing your benefits. Common Questions that will be answered include: I applied for early benefits and now regret the decision. Is there anything I can do? What happens if I go back to work after starting Social Security? How long do I need to be married to collect a spousal benefit? I'm divorced, can I collect social security off my ex-spouses' record? What will happen to my survivor benefit if I remarry?

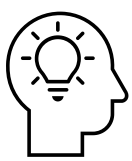
Friday December 11th - 12:00



Legacy Planning for the Generations

Attend this ZOOM workshop and you will learn what happens when a legacy isn't planned and how legacy planning can be a meaningful and even fun, process! You will also learn how to plan for sudden incapacity, the importance of expressing your wishes, conveying your values and how to successfully transfer your tangible and intangible wealth. Join us to start the six-step process on leaving your mark on the next generation.

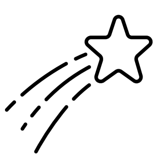
Friday December 18th - 12:00



Visualize Retirement

When it comes to retirement do you know where you are going? Do you have a plan? As the old saying goes, "If you don't know where you are going, you'll end up someplace else." Sure, you've probably been planning for retirement for many years. And all that time, you've probably been focusing on saving. But even though you've saved, how much have you really planned? If you haven't started visualizing your retirement, what are you waiting for?

Friday January 8th - 12:00



What is Your Return on Life?

Are you getting the best Return on Life possible with the money you have? Are you using your money in ways that improve your life? Find out the 3 questions you must answer before deciding to retire. Join our ZOOM webinar and discover how our interactive Return on Life Website will keep your Life at the Center of the Planning Process.

Friday January 15th - 12:00

2. The Digital Financial Wellness Experience https://voyadelivers.com/fw/

Financial wellness is about the healthy balance between living for today while preparing financially for tomorrow. It's not necessarily about being wealthy; it's about achieving a state of mental well-being where one feels they have control over their current finances, is prepared for the unexpected and has confidence in their financial decisions and their future.

Friday January 22nd – 12:00 *Please click the link above and then click on "Take Assessment" make sure to access the "Budget Calculator" and "My Retirement Overview" prior to this webinar to come prepared with questions!*

3. The Digital Online Experience

Clients also receive access to the Voya's New Digital Online Experience—a one-stop shop for access to all aspects of their financial story with one simple sign-in from any computer or mobile device. Using platforms such as MoneyGuidePro and eMoney, Voya streamlines clients' connection to vitally important financial information. "We are co-creating a living, breathing retirement plan—not just handing over reams of paper documents. "We hear it over and over--people want to know if their money is going to last as long as they will. These new, state of-the-art tools bring answers—and financial confidence. The New Online Experience enables clients to **Visualize Retirement**.

4. The Digital Legacy Planning Assessment

Follow a digital legacy planning process to start leaving your mark for the next generation. What could be more important to do at a time like this?

A trusted person is ready to step in and help if it becomes necessary
Your records are organized and accessible
Your loved ones will be provided for
You will be remembered for your unique contributions to the world
Family Legacy: Leaving behind a piece of yourself and making your life count: Possible ideas:

- Writing down memories
- Putting together scrapbooks/photo albums
- Compile favorite recipe
- Teaching someone your special skills like gardening, woodworking, etc.

5. The Digital "Return On Life" Website

https://pro.roladvisor.com/ExternalROLIndex/ClientLink?ClientID=RU03ZFYX8WNJ0JA9

INVESTING IN LIFE "We don't just talk about ROI— Return on Investment; we focus on ROL—Return on Life," "It's an entirely different focus, a new way of thinking. Through access to our Return on Life website, clients explore how to live the best life possible with the money they have." The first step is the Return on Life Index, a series of 10 questions designed to spark thought and discussion. Questions include: "Am I living my life on purpose?" "Am I visiting the places I want to see and doing the things I want to do?" "Can I afford to take care of the people I want to help?" It leads to: **"5 Changes I Will Make Now To Improve my Return On Life."**