

# The Complete Financial Management Workshop®

## *1-Hour Presentation*

### G R A P H I C I M A G E L I S T

#### **Introduction**

- ALT-01 Welcome
- ALT-02 Workshop Objectives
- ALT-03 About Your Materials
- 0080 Seven Roadblocks to Financial Success
- 0090 No Goals
- 0100 Lack of Knowledge
- 0120 Debt
- 0140 Inappropriate Investments
- 0150 Inflation
- 0170 Taxes
- 0180 Procrastination

#### **Risk Management**

- 1010 Six Keys to Financial Success
- 1040 Six Areas of Coverage
- 1320 How Much Life Insurance Do You Need?
- 1340 Types of Life Insurance

#### **Cash Management**

- 2010 Six Keys to Financial Success
- 2030 Inflation and Taxes Can Take a Big Bite
- 2050 Assess Your Current Situation
- 2070 Month-to-Month Cash Management
- 2080 The Latte Habit
- 2090 The \$120,000 Latte
- 2110 Traditional Savings Vehicles

#### **Investment Concepts**

- 3010 Six Keys to Financial Success
- 3060 Investment Philosophies:  
What the Pros Do
- 3070 Charles Schwab
- 3080 Warren Buffett
- 3090 Bernard Baruch
- 3160 Three General Rules for Successful  
Investing
- 3170 Determine Your Objectives
- 3180 Evaluate the Risk
- 3200 Diversification

#### **Tax Management**

- 4010 Six Keys to Financial Success
- 4020 What's the Difference Between Death  
and Taxes?
- 4040 What Does Your Tax Return Say  
About You?
- 4050 Form 1040
- 4060 Schedule B
- 4090 Formula for Determining Taxes
- 4100 Formula for Determining Taxes
- 4120 Where Are We Heading?
- 4130 Federal Income Tax Brackets
- 4330 Helpful Tax-Reduction Strategies

#### **Retirement Planning**

- 5010 Six Keys to Financial Success
- 5020 Retirement Income
- 5100 Calculating the Cost of Retirement
- 5140 The 75/25 Factor

#### **Estate Conservation**

- 6010 Six Keys to Financial Success
- 6020 Wilderness Survival: Donald Roberts
- 6030 Wilderness Survival: Donald Roberts
- 6050 What Is Estate Conservation?
- 6230 Estate Distribution Techniques
- 6330 How Do Living Trusts Work?
- 6340 How Do A-B Trusts Work?

#### **Conclusion**

- ALT-04 How Do You Get Started?
- ALT-05 Response Card
- ALT-06 Thank You

# The Complete Financial Management Workshop®

## 2-Hour Presentation

### G R A P H I C I M A G E L I S T

#### Introduction

- 0010 Welcome
- 0020 Our Objectives
- 0030 Our Commitment
- 0040 Response Card
- 0050 Workshop Workbook

#### Risk Management

- 1010 Six Keys to Financial Success
- 1040 Six Areas of Coverage
- 1050 Medical Insurance
- 1070 Employer-Provided Medical Insurance
- 1130 Long-Term-Care Insurance
- 1180 Attributes of a Good Long-Term-Care Policy Checklist
- 1200 How Would a Disability Affect Your Finances?
- 1210 Disability Income Insurance Considerations
- 1220 Property and Casualty: Homeowners Insurance
- 1240 Understanding Your Homeowners Insurance
- 1260 Saving on Your Automobile Insurance
- 1270 Umbrella Liability Insurance
- 1300 Umbrella Liability Insurance Considerations
- 1310 Life Insurance
- 1320 How Much Life Insurance Do You Need?
- 1340 Types of Life Insurance
- 1410 Take Action!

#### Cash Management

- 2010 Six Keys to Financial Success
- 2030 Inflation and Taxes Can Take a Big Bite
- 2040 Cash Management: Assess Your Current Situation
- 2050 Assess Your Current Situation
- 2080 The Latte Habit
- 2090 The \$120,000 Latte
- 2100 Cash Management: Build a Liquidity Fund

- 2110 Traditional Savings Vehicles
- 2160 Cash Management: Pay Down Your Credit Cards
- 2180 Take Control of Credit Cards
- 2190 Cash Management: Tips and Strategies
- 2250 Four Ways to Increase Your Savings
- 2260 Take Action!

#### Investment Concepts

- 3010 Six Keys to Financial Success
- 3100 Investment Concepts: Rules for Successful Investing
- 3110 "Investor's Guide 2010"
- 3120 "2010 Investment Guide"
- 3130 "Where to Invest in 2010"
- 3140 "2010 Investor's Guide"
- 3150 Who Do You Believe?
- 3160 Three General Rules for Successful Investing
- 3210 Investment Concepts: Investment Strategies
- 3220 Asset Allocation
- 3240 Asset Allocation Steps
- 3270 Dollar-Cost Averaging
- 3300 Investment Concepts: Investment Options
- 3310 Stocks: Investing in the Future of a Company
- 3320 What Factors Drive Stock Prices?
- 3430 Bonds and Interest Rate Risk
- 3480 Mutual Funds: Purchasing Shares in a Professionally Managed Portfolio
- 3485 Mutual Fund Disclosure
- 3490 Advantages of Mutual Funds
- 3530 Investment Concepts: College Funding
- 3540 College Funding Calculator
- 3560 College Funding Options
- 3600 Take Action!

Break

# The Complete Financial Management Workshop®

## 2-Hour Presentation

### G R A P H I C I M A G E L I S T

#### Tax Management

- 4010 Six Keys to Financial Success
- 4040 What Does Your Tax Return Say About You?
- 4050 Form 1040
- 4060 Schedule B
- 4080 Tax Planning: How Taxes Work
- 4130 Federal Income Tax Brackets
- 4180 Tax Planning: Tax-Favored Investing
- 4190 Tax-Exempt Investments
- 4220 Tax-Deferred Options
- 4225 Variable Annuity Disclosure
- 4250 Tax Planning: Tax Planning Opportunities
- 4330 Helpful Tax-Reduction Strategies
- 4340 Tax Planning: Handling an Audit
- 4370 Handling an Audit
- 4390 Take Action!

#### Retirement Planning

- 5010 Six Keys to Financial Success
- 5090 Retirement Planning: Calculating the Cost
- 5100 Calculating the Cost of Retirement
- 5130 Retirement Planning: Sources of Income
- 5150 Government: Social Security
- 5200 Employer-Sponsored Retirement Plans
- 5240 Personal Retirement Plans
- 5250 Annuity Contracts
- 5330 Traditional IRA
- 5350 Roth IRA
- 5360 Should You Participate in a Roth or a Traditional IRA?
- 5370 Other Savings and Investments
- 5420 Retirement Planning: Distributions
- 5440 Taking Payment as an Annuity
- 5460 Taking Distribution as a Lump Sum
- 5470 Tax Alternatives
- 5480 Lump-Sum Cash Distribution
- 5500 IRA Rollover
- 5515 Roth IRA Conversion
- 5540 Take Action!

#### Estate Conservation

- 6010 Six Keys to Financial Success
- 6040 Estate Conservation: What Is Estate Conservation?
- 6060 What Is Estate Conservation?
- 6090 Estate Conservation: Estate Conservation Challenges
- 6100 Finding the Right Attorney
- 6110 Probate: Time
- 6120 Probate: Cost
- 6130 Probate: Lack of Privacy
- 6170 Federal Estate and Gift Tax Rates
- 6180 Estate Tax Exemption
- 6200 Unlimited Marital Deduction
- 6220 Estate Conservation: Estate Distribution Techniques
- 6240 Intestacy
- 6260 Wills
- 6270 Jointly Held Property
- 6280 Contracts
- 6290 Trusts
- 6330 How Do Living Trusts Work?
- 6340 How Do A-B Trusts Work?
- 6360 Estate Conservation: Charitable Partnership
- 6390 A Comparison of Charitable Strategies
- 6430 Estate Conservation: Other Considerations
- 6470 Where Are Your Important Documents?
- 6480 Take Action!

#### Conclusion

- 7010 Summary
- 7030 Choices
- 7060 Response Card
- 7100 Thank You

# The Complete Financial Management Workshop®

## Comprehensive Presentation

### G R A P H I C I M A G E L I S T

#### Binder I

##### Introduction

- 0010 Welcome
- 0020 Our Objectives
- 0030 Our Commitment
- 0040 Response Card
- 0050 Workshop Workbook
- 0060 Fact Finder
- 0070 Your Lifetime Earnings
- 0080 Seven Roadblocks to Financial Success
- 0090 No Goals
- 0100 Lack of Knowledge
- 0110 The Power of Compound Interest
- 0120 Debt
- 0130 The Cost of Credit
- 0140 Inappropriate Investments
- 0150 Inflation
- 0160 Loss of Purchasing Power
- 0170 Taxes
- 0180 Procrastination
- 0190 Six Keys to Financial Success
- 0200 Self-Analysis Quiz

##### Risk Management

- 1010 Six Keys to Financial Success
- 1020 Top Insurance Concerns for Individuals
- 1030 Top Insurance Concerns for Companies
- 1040 Six Areas of Coverage
- 1050 Medical Insurance
- 1060 Medical Insurance
- 1070 Employer-Provided Medical Insurance
- 1075 Health Savings Account
- 1080 What Happens When You Stop Working?
- 1090 Downward Trend
- 1100 What Does Medicare Cover?
- 1110 Does Medicare Cover ...
- 1120 Medicare Supplement Insurance
- 1125 Medicare Prescription Drug Plan
- 1130 Long-Term-Care Insurance
- 1140 Which Bank Would You Go To?
- 1150 Now Which Bank Would You Go To?
- 1160 In the Real World ...
- 1170 Long-Term Care Hits Home

- 1180 Attributes of a Good Long-Term-Care Policy Checklist
- 1190 Disability Income Insurance
- 1200 How Would a Disability Affect Your Finances?
- 1210 Disability Income Insurance Considerations
- 1220 Property and Casualty: Homeowners Insurance
- 1230 Homeowners Insurance Quiz
- 1240 Understanding Your Homeowners Insurance
- 1250 Property and Casualty: Automobile Insurance
- 1260 Saving on Your Automobile Insurance
- 1270 Umbrella Liability Insurance
- 1280 Umbrella Liability Insurance Case Study
- 1290 Liability Insurance Case Study
- 1300 Umbrella Liability Insurance Considerations
- 1310 Life Insurance
- 1320 How Much Life Insurance Do You Need?
- 1340 Types of Life Insurance
- 1350 Term Life Insurance
- 1360 Whole Life Insurance
- 1370 Universal Life Insurance
- 1380 Variable Universal Life Insurance
- 1390 Insurance Innovations
- 1400 Checking Out Your Insurance Company
- 1410 Take Action!

##### Cash Management

- 2010 Six Keys to Financial Success
- 2020 American Savings Patterns
- 2030 Inflation and Taxes Can Take a Big Bite
- 2040 Cash Management: Assess Your Current Situation
- 2050 Assess Your Current Situation
- 2060 Your Net Cash Flow
- 2070 Month-to-Month Cash Management
- 2080 The Latte Habit
- 2090 The \$120,000 Latte

# The Complete Financial Management Workshop®

## Comprehensive Presentation

### G R A P H I C I M A G E L I S T

2100	Cash Management: Build a Liquidity Fund	3170	Determine Your Objectives
2110	Traditional Savings Vehicles	3180	Evaluate the Risk
2120	Advantages of Money Market Funds	3190	Investment Spectrum
2130	Carl Takes a Conservative Approach	3200	Diversification
2140	Yields Subject to Market Conditions	3210	Investment Concepts: Investment Strategies
2150	How Carl's Income Came Up Short	3220	Asset Allocation
2160	Cash Management: Pay Down Your Credit Cards	3230	What Determines Portfolio Performance?
2170	Your Best "Investment"?	3240	Asset Allocation Steps
2175	How Much Does That Credit Card Really Cost?	3250	Asset Classes
2180	Take Control of Credit Cards	3260	Historical Investment Performance
2190	Cash Management: Tips and Strategies	3270	Dollar-Cost Averaging
2200	Cash-Flow Traps	3280	Dollar-Cost Averaging in a Descending Market
2210	Owning Your Own Home	3290	Dollar-Cost Averaging in a Rising Market
2220	Should You Refinance Your Mortgage?	3300	Investment Concepts: Investment Options
2230	High-Performance Auto Loans	3310	Stocks: Investing in the Future of a Company
2240	Does It Make More Sense to Buy or Lease?	3320	What Factors Drive Stock Prices?
2250	Four Ways to Increase Your Savings	3330	Price/Earnings Ratio
2260	Take Action!	3340	P/E Ratios
<b>Investment Concepts</b>		3350	S&P 500 with Corporate Earnings
3010	Six Keys to Financial Success	3360	Tracking the Overall Direction of the Market
3020	Case Study: A Tale of Two Portfolios	3370	Dow Jones Industrial Average
3030	Performance of Steven's Portfolio	3380	Standard & Poor's 500 Index
3040	Performance of Peter's Portfolio	3390	NASDAQ Composite Index
3050	Lessons from Steven & Peter	3400	Bulls and Bears
3060	Investment Philosophies: What the Pros Do	3410	Keeping Track of Your Stocks
3070	Charles Schwab	3420	Bonds: Investing in the Debt of a Government or Corporation
3080	Warren Buffett	3430	Bonds and Interest Rate Risk
3090	Bernard Baruch	3440	Value of a Bond When Interest Rates Rise 1%
3100	Investment Concepts: Rules for Successful Investing	3450	Value of a Bond When Interest Rates Fall 1%
3110	"Investor's Guide 2010"	3460	Types of Bonds
3120	"2010 Investment Guide"	3470	Keeping Track of Your Bonds
3130	"Where to Invest in 2010"	3480	Mutual Funds: Purchasing Shares in a Professionally Managed Portfolio
3140	"2010 Investor's Guide"	3485	Mutual Fund Disclosure
3150	Who Do You Believe?		
3155	Are Your Expectations Realistic?		
3160	Three General Rules for Successful Investing		

# The Complete Financial Management Workshop®

## Comprehensive Presentation

### G R A P H I C I M A G E L I S T

- 3490 Advantages of Mutual Funds
- 3500 Types of Mutual Funds
- 3510 Mutual Fund Checklist
- 3520 Keeping Track of Your Mutual Funds
- 3521 Exchange-Traded Funds
- 3522 Explosive Growth of ETFs
- 3523 ETF Characteristics
- 3524 What Kinds of ETFs Are Available?
- 3525 ETF Disclosure
- 3530 Investment Concepts: College Funding
- 3540 College Funding Calculator
- 3560 College Funding Options
- 3570 Special Advantages of 529 Plans
- 3580 Hire Your Children
- 3590 Hire Your Children
- 3600 Take Action!

#### Binder II

##### **Tax Management**

- 4010 Six Keys to Financial Success
- 4020 What's the Difference Between Death and Taxes?
- 4030 Taxes Aren't Constant
- 4040 What Does Your Tax Return Say About You?
- 4050 Form 1040
- 4060 Schedule B
- 4070 Judge Billings Learned Hand
- 4080 Tax Management: How Taxes Work
- 4090 Formula for Determining Taxes
- 4100 Formula for Determining Taxes
- 4110 Who Is Paying All Those Taxes?
- 4120 Where Are We Heading?
- 4130 Federal Income Tax Brackets
- 4140 Phaseout of Benefits for High-Income Taxpayers
- 4150 Alternative Minimum Tax
- 4160 The "Other" Income Tax
- 4170 Taxes on Capital Gains and Dividends
- 4180 Tax Management: Tax-Favored Investing
- 4190 Tax-Exempt Investments
- 4200 Taxable Equivalent Yield
- 4210 Calculating the Taxable Equivalent Yield

- 4220 Tax-Deferred Options
- 4225 Variable Annuity Disclosure
- 4230 Advantages of Tax-Deferred Growth
- 4240 Tax-Advantaged Investing
- 4250 Tax-Saving Opportunities
- 4260 Home-Equity Loans
- 4270 Tax-Free Gain on Home
- 4280 Home-Based Business
- 4290 Hire Your Children
- 4300 Educational Credits and Deductions
- 4310 Like-Kind Exchanges
- 4320 Upgrading Your Life Insurance
- 4325 Flexible Spending Accounts
- 4330 Helpful Tax-Reduction Strategies
- 4340 Tax Management: Handling an Audit
- 4350 Tax Audits Fall Slightly
- 4360 Factors That Increase the Chance of an Audit
- 4370 Handling an Audit
- 4380 Taxpayer's Bill of Rights
- 4390 Take Action!

##### **Retirement Planning**

- 5010 Six Keys to Financial Success
- 5020 Retirement Income
- 5030 Will the Smiths Have Enough to Retire?
- 5040 The Smiths' Sources of Income
- 5050 The Smiths' Social Security Benefit
- 5060 The Smiths' 401(k) Plans
- 5070 The Smiths' Personal Savings and Investments
- 5080 The Smiths' Shortfall
- 5090 Retirement Planning: Calculating the Cost
- 5100 Calculating the Cost of Retirement
- 5120 The Cost of Procrastination
- 5130 Retirement Planning: Sources of Income
- 5140 The 75/25 Factor
- 5150 Government: Social Security
- 5160 Estimating Your Social Security Benefits
- 5170 Taxability of Social Security Benefits
- 5180 Your Share
- 5190 Employer-Sponsored Retirement Plans

# The Complete Financial Management Workshop®

## Comprehensive Presentation

### G R A P H I C I M A G E L I S T

5200 Employer-Sponsored Retirement Plans  
5210 401(k) Plan  
5220 Other Employer-Sponsored Retirement Plans  
5230 Other Employer-Sponsored Retirement Plans  
5240 Personal Retirement Plans  
5250 Annuity Contracts  
5260 Types of Annuities  
5270 Fixed or Variable Returns  
5275 Variable Annuity Disclosure  
5280 Combining a Fixed Annuity with Growth Investments  
5290 Cathy's Objectives  
5300 Cathy's Strategy for Combining Vehicles  
5305 Guaranteed Retirement Income with a Fixed Annuity  
5310 Self-Employed Plans  
5320 Individual Retirement Accounts  
5330 Traditional IRA  
5340 Should You Set Up a Traditional IRA?  
5350 Roth IRA  
5360 Should You Participate in a Roth or a Traditional IRA?  
5370 Other Savings and Investments  
5380 Determine Your Objectives and Time Horizon  
5390 Select Appropriate Investment Categories  
5400 Finding the Appropriate Balance  
5410 Review Periodically  
5420 Retirement Planning: Distributions  
5430 Distribution Methods  
5440 Taking Payment as an Annuity  
5450 Increasing Your Pension  
5460 Taking Distribution as a Lump Sum  
5470 Tax Alternatives  
5480 Lump-Sum Cash Distribution  
5490 Avoiding Withholding  
5500 IRA Rollover  
5510 IRA Rollover Considerations  
5515 Roth IRA Conversion

5520 How Do You Choose a Distribution Method?  
5530 Activities Preference Worksheet  
5540 Take Action!

#### **Estate Conservation**

6010 Six Keys to Financial Success  
6020 Wilderness Survival: Donald Roberts  
6030 Wilderness Survival: Donald Roberts  
6040 Estate Conservation: What Is Estate Conservation?  
6050 An Estate  
6060 What Is Estate Conservation?  
6070 Who Is Wealthy?  
6080 Elements of Effective Estate Conservation  
6090 Estate Conservation: Estate Conservation Challenges  
6100 Finding the Right Attorney  
6110 Probate: Time  
6120 Probate: Cost  
6130 Probate: Lack of Privacy  
6140 Estate Taxes  
6150 History of Estate Taxes  
6160 How Do Estate Taxes Work?  
6170 Federal Estate and Gift Tax Rates  
6180 Estate Tax Exemption  
6200 Unlimited Marital Deduction  
6210 Maximizing Your Exemption  
6220 Estate Conservation: Estate Distribution Techniques  
6230 Estate Distribution Techniques  
6240 Intestacy  
6250 Problems with Intestacy  
6260 Wills  
6270 Jointly Held Property  
6280 Contracts  
6285 The Importance of Beneficiary Designations  
6290 Trusts  
6300 Testamentary Trusts  
6310 Living Trusts  
6320 Revocable vs. Irrevocable Trusts

# The Complete Financial Management Workshop®

## *Comprehensive Presentation*

### G R A P H I C I M A G E L I S T

- 6330 How Do Living Trusts Work?
- 6340 How Do A-B Trusts Work?
- 6350 How Do Life Insurance Trusts Work?
- 6360 Estate Conservation: Charitable Partnership
- 6370 Bill Gates
- 6380 Charitable Techniques
- 6390 A Comparison of Charitable Strategies
- 6400 How Do Charitable Remainder Trusts Work?
- 6410 How Do Wealth Replacement Trusts Work?
- 6420 Annual Gift Tax Exclusion
- 6430 Estate Conservation: Other Considerations
- 6440 Long-Term Care
- 6445 Calculating the Cost of Long-Term Care
- 6450 Long-Term-Care Insurance Can Help Preserve Your Estate
- 6460 Lack of Estate Planning
- 6465 The Importance of Contingency Planning
- 6470 Where Are Your Important Documents?
- 6480 Take Action!

#### **Conclusion**

- 7010 Summary
- 7020 Financial Management Approaches
- 7030 Choices
- 7040 Procrastination
- 7050 Glossary and Resources
- 7060 Response Card
- 7070 Follow-Up Meeting
- 7080 Specific Concerns
- 7090 We're Looking Forward to Meeting with You
- 7100 Thank You