



### *Essential 1: Budgeting*

Decide to take a step toward financial wellness by building a budget. We give you the tools necessary to gather all the information you need to learn about your current financial position, and then determine how best to improve that position over time.



### *Essential 2: Investing, Getting Started and Retirement*

Learn how to progress from creating your budget to determining if you are ready to invest. Then, understand some of the basics of investing, such as how you can align your purpose with a plan and various options available to you to grow your nest egg for retirement.



### *Essential 3: Risk*

Now that you know more about building wealth, you'll learn how to protect the wealth you've created. This module focuses on answering the four biggest questions asked to financial advisors: What if I get sued? What if I become sick or hurt? What if I die too young? What if I need long term care? The answers to these questions will surprise you and empower you to take action.



### *Essential 4: Taxes*

In this module, you'll learn about one of the most preventable threats to wealth building, taxes. Many people do not realize that taxes play a key role during our retirement years. We look at a variety of strategies to keep more of your money in investments versus limiting your returns and paying penalties to good old Uncle Sam.



### *Essential 5: Life & Legacy*

Learn about the 3 stages of life and how each of these stages builds upon one another during your transition into retirement while creating a powerful legacy after your death. We discuss not only how to protect your wealth, but also, how to protect your family during the transitions of life and beyond.