

ESTABLISHED EDUCATOR



RETIREMENT



PRE-EDUCATOR

Issue:

 Preparing for social/ economic realities

Solutions:

- · Member welcome kit
- · Financial literacy
- · Renters/first auto

Issues:

 Managing student loan debt

NEW EDUCATOR

 Understanding finances

Solutions:

- Student loan guidance
- · Financial literacy
- Redirect savings

Issues:

- Protecting loved ones and assets
- Classroom spending

Solutions:

- Crowdfunding assistance
- · Saving for kids' college
- · Life insurance
- Redirect savings

Issues:

Ensuring smooth retirement

PREPARING TO RETIRE

 Pension uncertainties

Solutions:

- Retirement education
- Retirement modeling
- · Adjust risk profile

Issues:

- Managing retirement income
- Planning wealth transfer

Solutions:

- Post-retirement investment strategies
- · Estate planning

Issue: Unexpected event could deplete savings

Solution: Supplemental insurance products

Ongoing discussion on financial goals throughout educator life stages

Regular assessment of insurance protection and cost