

DELIVERY OPTIONS:

- See (B) (1) for live seminars which can be from 1/2 to 2 full days
- See (B) (2) for self-study information

THE SEMINAR:

- The instructor is Gary Tagtmeier, CPA, Registered Investment Advisor, Real Estate Broker, founder of FAI
- Questions and answers are available throughout the seminar

MATERIALS INCLUDE:

- A 300 + page workbook that provides all the forms and process steps necessary to progress effectively through the Financial Lifecycles
- The ten hours of audio CD's are part of the self-study package and are an option for seminar attendees
- Access to FAI's password protected financial information portal (See (E) for information about FAI's portal)

OPTIONAL SERVICE:

- Post seminar telephone or one-on-one coaching is available (See (D) for information about Individual Coaching in Personal Money Management)

**(B) Comprehensive Money Management Training:
Available through Seminars or Self-study**

THE PROBLEM:

Some people have done a good job of managing their finances and have saved some money, but are very confused about what to do with it. The vast array of investment alternatives, constant tax law changes and drastically fluctuating interest rates cause uncertainty and stress, which affects workers' productivity.

THE SOLUTION: Family Financial Education

FAI's four-part Financial Lifecycle Program is for people who want to maximize their financial resources throughout every phase of life.

PART I – Introduction Program – This module teaches the underlying financial concepts that are required to understand the Financial Lifecycles.

After completing this program, participants will:

- Understand the importance of long-term personal financial planning.
- Understand how taxes and inflation affect long-term savings.
- Understand the value of the 401(k) / TSP savings plans.

PART II – Accumulating Capital – This module teaches the financial skills that are necessary for anyone who is trying to save money to invest.

After completing this program participants will:

- Design and monitor a personal budget on a regular monthly basis.
- Recognize the difference between impulse buying and disciplined shopping habits.
- Utilize techniques to control credit and shop wisely for it.

PART III – Investing Properly – This module teaches about all the practical investment products available, indicating the pros and cons of each.

After completing this program, participants will:

- Know their investment objective (income, growth, tax benefit, or speculation).
- Understand the various levels of investment conservatism.
- Identify the difference between stocks, bonds, mutual funds, annuities and many other investment products.

PART IV – Retirement Planning – This module teaches people to think about how their personal financial situation will change in retirement.

After completing this program, participants will:

- Understand how their cash-in and cash-out will change after retirement.
- Understand how to restructure investments to increase cash flow.
- Realize how thousands of dollars can be saved by doing estate-planning.
- Know the tax consequences of taking money out of 401(k)/TSP plans.

(10-1-07)