

This Zoom class will repeat in May, June, July and August

# Do you have a solid Financial Plan?

Available  
anywhere  
via ZOOM

## FINANCIAL PLAN CHECK-UP™

Participants develop future financial projections based on current plans to determine if they are on the right track for retirement. They also learn how to develop strategies for making profitable financial decisions and funding future goals.

**ENROLL NOW** **\$395 value**

FOR THIS 2-SESSION ONLINE COURSE FROM OCC

Course # **1879-T0516** Provider Code for OCC is **T21131** • To enroll, log in to <https://uawgm.edassist.com>

If you need help, call 888-860-2235, Monday — Friday from 8 am to 8 pm or contact your UAW Representative

At least 10 registered UAW members are needed to conduct this 2-session course • Spouse or partner may participate at no additional cost

Session A: **Wed. April 7** Session B: **Wed. April 14** Time: **6 to 8:30 pm**

(session A is foundation for session B)

### LEARN ABOUT

- Building an Income Plan
- Retirement Issues
- Fringe Benefits, 401(k) Roll Over Rules
- Estate Planning, Trusts, Wills
- Income Taxes, Capital Gains
- Investment Planning, Portfolio Strategies

### UNIQUE BENEFITS

- Not a Sales Pitch\*
- Personalized and Confidential
- Build Your Financial Plan in Class
- Fiduciary Advice on PSP
- Career Strategy vs. Financial Goals
- How to Avoid Decision Bias

You will receive a ZOOM invite after completing the following:

1. Register with EdAssist at <https://uawgm.edassist.com> to download the Letter of Credit for this course
2. Go to [www.CygnnetInstitute.org](http://www.CygnnetInstitute.org) and click on "WORKSHOPS" to complete the OCC enrollment form
3. Click the email address [TLakkides@gmail.com](mailto:TLakkides@gmail.com) to submit the voucher and complete registration

**LAST DAY TO ENROLL: Friday, April 2**



**OAKLAND  
COMMUNITY  
COLLEGE®**  
Excellence *Empowered.*®

\*INSTRUCTORS PROHIBITED FROM SOLICITING STUDENTS TO BECOME CLIENTS  
UFCW876(AFL-CIO-CLC)bsl

**Partners Promoting Financial Literacy**

# RETIREMENT ISSUES WORKSHOP

*for*

## RETIRED Teamsters Local 243 MEMBERS

A Special Retiree Workshop has been arranged by the Teamsters Local 243

**YOU AND YOUR SPOUSE ARE INVITED**

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**Thursday, October 18<sup>th</sup>, 2012**

Coffee, doughnuts and registration: 9:00am - 9:30am

**Presentation: 9:30 am – 11:30 am**

at

**Teamsters Local 243 Hall in Plymouth Township**

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This meeting will cover several topics, such as:

- |  |  |
|--|--|
| <input type="checkbox"/> <b>Retiree Health Insurance</b>     | <input type="checkbox"/> <b>Income Tax Strategies</b>      |
| <input type="checkbox"/> <b>Avoiding Probate</b>             | <input type="checkbox"/> <b>Beneficiary IRA Rules</b>      |
| <input type="checkbox"/> <b>Social Security and Medicare</b> | <input type="checkbox"/> <b>Retirement Spending Plan</b>   |
| <input type="checkbox"/> <b>New Rules for Long Term Care</b> | <input type="checkbox"/> <b>Estate Planning and Trusts</b> |
| <input type="checkbox"/> <b>401(k)/IRA Rollovers</b>         | <input type="checkbox"/> <b>Investing Retirement Money</b> |

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Please mail to UFCW Local 876 RSC, 876 Horace Brown Drive, Madison Hts, MI 48071 or fax to 248-673-5312.

Yes, I will be attending the November Retiree Workshop @ UFCW Local 876

name		year retired	prior employer
address			
phone (     )	spouse's name		will spouse be attending? YES NO

Class registration is open to active UAW-GM members at Local 653



## PSP Is Now Your Personal Pension

# LEARN TO MANAGE YOUR PSP MONEY AND AVOID COSTLY MISTAKES

**2:30pm – 6:00pm**

**Wednesday, March 18, 25 & April 1**

This 3-session OCC class will be held at  
Pontiac Stamping Facility, Upstairs Oakland-Pontiac Room

## Successful Portfolio Management

To sign up, email [Ted@CynetInstitute.org](mailto:Ted@CynetInstitute.org) and then REGISTER on line at <https://uawgm.edassist.com>

You will need the same email address you use for your GM benefits to register for TAP

PROVIDER CODE number for Oakland Community College in the EdAssist registration system used for TAP is **T21131**  
Class Code #BUSN-1881-T1005 VALUE \$660.00

**Talk to your Benefits Representative or Joint Activities Representative for more information**

A minimum of 10 registered members needed for this 3-session class

### 6 Steps to Help You Build Your Private Pension Plan ...

- Learn to use Modern Portfolio Theory
- Apply critical thinking to decisions
- Build a proper asset allocation
- Learn about benefits of rebalancing
- Demand fiduciary treatment
- Avoid traps of Behavioral Economics

**Register by March 13**

Pizza will be served



NOW PARTNERS IN PROVIDING  
PERSONAL FINANCIAL LITERACY



UFCW Local 876  
Members

# Get Your Free 401(k) Review



## Attend a One-day Workshop

\*All workshops welcome the attendance of your spouse\*

Wednesday, May 25

6:30 - 8:00 p.m.

UFCW Local 876 Union Hall

876 Horace Brown Drive, Madison Heights, MI 48071

- Review and learn 401(k) strategies and IRA rollover options at retirement.
- Build a retirement income and spending plan.
- Ask the experts questions regarding pension, social security, health insurance, investments, 401(k) options, estate planning, long term care, etc.

**Call to Register @ 1.800.321.6406 x: 8645**

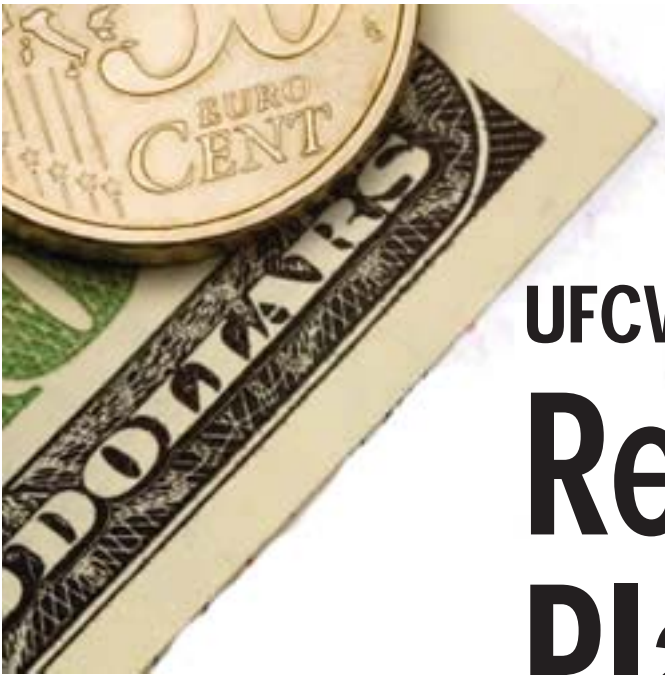
Samantha Ledbetter

Cygnnet Financial Freedom House

[samanthaL@financialfreedomhouse.com](mailto:samanthaL@financialfreedomhouse.com)



United Food & Commercial Workers Local 876  
876 Horace Brown Drive, Madison Heights, MI 48071  
800.321.6046



**UFCW Local 876 Members**

# **Retirement Planning 2011**

**Attend the Next Two-Part Retirement Workshop**

*\*All workshops require attendance of both sessions\**

**Session A - Tuesday, May 3**

**Session B - Tuesday, May 10**

**6:30 - 8:30 p.m.**

**UFCW Local 876 Union Hall**

**876 Horace Brown Drive, Madison Heights, MI 48071**

**New Policy-** In order to maintain workshop group dynamics, a 15-member minimum is required.

- Learn how your pension works and update your pension credits.
- Review and learn 401(k) strategies and IRA rollover options at retirement.
- Build a retirement income and spending plan.
- Ask the experts questions regarding pension, social security, health insurance, Investments, 401(k) options, estate planning, long term care, etc.

**Call to Register @ 1.800.321.6406 x: 8645**

**Samantha Ledbetter**

**Cygnat Financial Freedom House**

**samanthaL@financialfreedomhouse.com**

# UFCW 876 Members - Get Assistance with Pension Forms

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UFCW Local 876 Retirement Service Center is now hosting monthly open houses to provide assistance for members and their spouses, in filling out pension applications and pension credit requests and to answer any questions.



<b>Dates:</b>	<b>Wednesday Nights: April 20 - May 18 - June 15 July 20 - August 17 - September 21</b>
<b>Time:</b>	<b>6:30 - 8:30 PM</b>
<b>Place:</b>	<b>UFCW Hall 876 Horace Brown Drive Madison Heights, MI 48071</b>

- One-on-one assistance with pension forms**
- Help in determining the right payment option**
- Explore options for health care benefits**
- Review of pension plan documents**
- Build a retirement spending plan**

*Questions can be directed to:  
Samantha Ledbetter  
1.800.321.6406 x:8645  
SamanthaL@FinancialFreedomHouse.com*

# Retirement on Your Mind?

The Pre-Retirement activities in this OCC course can help  
A Fiduciary, Experiential, Confidential, UAW-GM TAP Course

## FINANCIAL PLAN CHECKUP BUSN-1879



OAKLAND  
COMMUNITY  
COLLEGE®

**Instructors Are Prohibited From Accepting Students as Clients**

**Build Your Own Certified Retirement Plan in This 2-Session Course**

***“See The Retirement Lifestyle You Can Create With Decisions You Make Today”***

- ☛ Unbiased
- ☛ Personalized
- ☛ Very confidential
- ☛ No strings attached
- ☛ No sales pitches or solicitation
- ☛ Incorporates your spouse’s benefits
- ☛ A “fast forward” picture of your retirement finances
- ☛ Integrated with PSP, 401k, IRA and all Retirement Benefits

**Session A: Thursday Jan 10**

*(Session A is the foundation for Session B)*

**Session B: Thursday Jan 17**

Location: American Legion Post 216 Hall

510 W Commerce St, Milford - 5 miles from MPG

*(Turn Left on N Hickory Ridge Tr and Turn Right on W Commerce Rd)*

**Registration and Pizza: 4:00 - 4:30**

**Workshop: 4:30 - 7:00**

Spouse is encouraged to attend at no additional cost

- YES, I am interested, please send me the OCC forms and the instructions for TAP registration.
- NO, I cannot attend, but I AM interested. Please use my information to notify me of the next one.

FAX this form to (248) 673-5312 **OR** Scan and send to [INFO@CygnetInstitute.org](mailto:INFO@CygnetInstitute.org) **OR** Call (888) 447-7894

Name \_\_\_\_\_ Phone ( \_\_\_\_\_ ) \_\_\_\_\_

Address \_\_\_\_\_

Your Email Address: \_\_\_\_\_ Will spouse be attending? YES NO

# WHAT'S YOUR PLAN? Are You on Track with Your Financial Goals?



## REGISTER NOW

For this **FINANCIAL PLAN CHECK-UP™** class

Don't miss out on this TAP approved UAW-GM **Course #BUSN-1879** from Oakland Community College\*  
**INSTRUCTORS ARE PROHIBITED FROM SOLICITING STUDENTS TO BECOME CLIENTS**

### **SIGN UP FOR THIS CLASS SCHEDULED AT UAW LOCAL 909**

- Real Education Not a Sales Pitch
- Guidance to Build Your Financial Plan in Class
- Personalized and Confidential
- Fiduciary Advice on PSP
- Direction for Exploring Career Changes
- Ways to Avoid the Debt Trap

### **YOU WILL RECEIVE INFORMATION ABOUT**

- Retirement Issues, Building Your Income Plan
- Fringe Benefits, PSP Roll Over Rules
- Estate Planning, Trusts, Wills
- Taxes, Income, Capital Gains
- Investment Planning, Portfolio Strategies



#### **DAY SHIFT**

**Session A: Wednesday April 10**

**Session B: Wednesday April 17**

*(session A is the foundation for session B)*

Location: UAW Local 909 Hall  
5587 Stephens Road, Warren, MI 48091

**Registration and Pizza: 3:35 – 4:00**

**Workshop: 4:00 – 6:30**

**LAST DAY TO REGISTER: Wednesday, April 3**

#### **AFTERNOON SHIFT**

**Session A: Wednesday April 10**

**Session B: Wednesday April 17**

*(session A is the foundation for session B)*

Location: UAW Local 909 Hall  
5587 Stephens Road, Warren, MI 48091

**Registration and Pizza: 12:00 – 12:30**

**Workshop: 12:30 – 3:00**

**LAST DAY TO REGISTER: Wednesday, April 3**

**To register for this TAP class, talk to the Joint Activities Representative in your area.**

*SPOUSE OR SIGNIFICANT OTHER MAY ATTEND AT NO ADDITIONAL COST*



# LEARN HOW TO DIAL A GREAT RETIREMENT w/no PENSION



**WHEN: Tues, December 3<sup>rd</sup>**  
**2nd shift 1:15 - 2:45**  
**Day shift 3:15- 4:45**

**WHERE:**  
**Main Conference Room**

To sign up for this class  
Complete the **REGISTRATION** form

## YOU'LL LEARN ABOUT

**TOOLS TO BUILD YOUR PLAN**  
**MANAGING CASH FLOW AND NET WORTH**  
**COMPOUNDING MECHANICS**  
**SOCIAL SECURITY RULES**  
**KEY FEATURES OF YOUR 401k**  
**MODERN PORTFOLIO THEORY TOOLS**  
**INDEX FUNDS IN YOUR 401k PLAN**  
**RETIREMENT TARGET DATE FUNDS**  
**DISTRIBUTION RULES**

## YOU'LL LEAVE KNOWING

- \* **How to build a 30-and-out plan in 15-20 years**
- \* **How to Protect yourself from human investment mistakes**

Class is open to ALL workers  
here in this CCA facility  
UAW-Sanitation-Salary-Contract

**SPONSORED BY**  
**UAW 653**  
**GM CCA Pontiac**



PARTNERS ADVANCING FINANCIAL LITERACY