

PERSONAL FINANCIAL WELLNESS TRAINING CATALOG

2026

Teaching people how to make good financial decisions to achieve their goals since 1989.

Courses Offered by



#CFX1070

6515 Highland Rd, Suite 240
Waterford, MI 48327

www.CygnetsInstitute.org



800 West Avon Rd
Rochester Hills, MI 48307

www.Rochesteru.edu

Cygnets Institute is a Tax Exempt §501(c)(3) Non-Profit Organization and a CEFEX-certified Fiduciary Educator.

Rochester University is an accredited liberal arts educational institution with Graduate and Undergraduate Programs.

Center for Fiduciary Excellence (CFE) is a global assessment, standards, and certification organization whose assessment process is based on ISO 19011 and is conducted in accordance with ISO 17021 – an international standard and guideline for auditing management systems.

Table of Contents

Executive Summary.....	1
The Economic Principles Behind Financial Literacy.....	2
The Importance of Financial Wellness for Individuals and Employers	3
Cygnnet Institute’s Impact on Financial Wellness.....	3
Available Programs.....	4
SEM100: Financial Plan Checkup	5
SEM101: Family Estate Planning	6
SEM102: Successful Portfolio Management.....	7
SEM103: Personal Financial Management.....	8
SEM104: Post-Retirement Cash Flow Planning	9
SEM105: Retirement Decision Workshop.....	10
SEM106: Pizza & Ziploc® Workshop.....	11
In-Depth 2-Hour Tutorials.....	12
Lunch-N-Learn 45-Minute Seminars.....	13
Educators.....	14
Rochester Christian University.....	15
Cygnnet Institute of Personal Financial Literacy	16
Instructors’ Fiduciary Pledge	17

Executive Summary

Participants in this series of educational programs are taught the basics of the financial planning process and the relevance of economics on which financial planning is based, while developing various aspects of a financial plan for themselves.

The series consists of various modules which are based on experiential learning methods and are self-completing with tasks and homework. In contrast to many seminars and “workbook” workshops, the Cygnet modules require the use (or acquisition) of skills in critical thinking and economic principles, as individuals are guided to address their personal financial goals in a manner consistent with the Fiduciary Standard of Care.

Cygnet Institute has been designated by CEFEX®, the Centre for Fiduciary Excellence as a nonprofit Investment Support Services (ISS) provider for 401k plan sponsors and participants. We educate adults in economic matters by advancing their financial literacy which enhances their ability to make good financial decisions in their 401k and non-retirement accounts. For more information go to www.CEFEX.org.

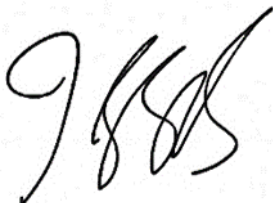
Although the modules are independent of each other, they are designed to address a combination of planning issues relating to a person’s finances. Each of the modules involves elements of the course-of-study requirements in the Certified Retirement Counselor® (CRC®) and Certified Financial Planning™ (CFP®) programs. In addition to their economic validity, the modules are also designed as a hands-on experience which enhances the educational process and helps participants build skills to improve their personal finances.

As a result, upon completion, participants have a better working knowledge of the key issues regarding their personal financial situation and have the skills needed for personal financial management. These issues encompass the areas of **Budgeting, Retirement, Estate Planning, Trusts, Investments, Taxes, Benefits, and Insurance**.

The modules can also be of value to individuals who are considering a career in fee based financial planning. Completing these courses provides the dual benefit of experiencing an unbiased financial planning process to build one’s own financial plan while at the same time deciding whether to pursue a career as a financial planner.

Regardless of which module or combination of modules a participant takes, one of the key outcomes is that they will become more confident in making good financial decisions.

The list of courses described in this document represents a menu of 7 modules. Each of the modules in our inventory of workshops was designed to reflect the specifications as requested by each of the various employer groups we have worked with since 1989 (GM Powertrain Division, Foundation Coal [Alpha Natural Resources], Amerisure 401k, A&P/Farmer Jack 401(k), and UAW). We have the expertise and experience to design effective workshops for any unique financial wellness goals of an organization. This includes incentivized retirement programs.



Ted Lakkides, CFP®, CRC®

President

Email: Ted@CygnetInstitute.org

Office: (248) 800-2525

Cell: (248) 330-7074

The Economic Principles Behind Financial Literacy

Personal Financial Management is a derivative activity based on economic principles and concepts. It is a process that has become necessary as the complexity of our financial lives continues to increase. To fully comprehend the various aspects of the financial planning process, one must consider some key core economic principles.

The financial decisions a person makes will generally involve one or more of the following:

- **SCARCITY** necessitates choice. Everything we do reflects a choice we make. If we can't afford to have everything we would like to have, we must choose those things we want the most. The more choices we make that reflect conscious decision-making, the more control we have over the quality of our lifestyle.
- **OPPORTUNITY COST** is the value of the service/product options available that was not chosen. This is the concept of "trade-offs" which plays a key role in making decisions when choosing one thing over another. Perhaps without realizing it, we continuously practice "marginalism" as we consider how much to buy of one product or service versus something else. This results in a "tug-of-war" to get the mix of goods and services that will give us the greatest satisfaction for the available money.
- **INCENTIVES** are factors that motivate and influence our human behavior. They are the drivers behind our decisions related to the perceived benefits we associate with various goods and services. Marketing and advertising play a key role in incentivizing our behavior regarding our personal economic decisions.
- **ECONOMIC SYSTEMS** are the collection of institutions, laws, activities, controlling values and human motivations that collectively provide a framework for economic decision-making. Our system is a market economy of decentralized decision-making where individuals can act as consumers, producers/workers, savers, and taxpayers. Participation in this market consists of decisions that react to the supply-demand balance of various goods and services.
- **PRODUCTIVITY** is the amount of output (value of a day's work) produced per unit of input (wages and overhead). The three principal factors that increase productivity are: (1) specialization and the division of labor; (2) investment in capital goods; and (3) investment in human capital. Workers are not always aware of the direct link between their productivity at work and their paycheck.
- **TRADE** or exchange is the distribution of the excess output created by producers which they themselves cannot consume. Money helps facilitate this exchange. As productivity improves through specialization, personal self-sufficiency becomes less necessary and is replaced by the need for interdependence. This means that decisions or events in one part of the world or one sector of our economy can affect decisions and events elsewhere. This concept of interdependence occurs also in the time dimension. This means that financial decisions made today will impact financial decisions and circumstances in the future.

At its core, this workshop series is designed to teach the practical application of a 5-step decision making process as it applies to personal finance.

1. Define issue → 2. Establish criteria → 3. Identify alternatives → 4. Evaluate alternatives → 5. Decide.

The Importance of Financial Wellness for Individuals and Employers

Financial fragility is a term that best describes the problems resulting from poor financial decisions. 76% of Americans surveyed are living paycheck to paycheck. More than 1/3 of adults have no retirement savings. 26% of adults report feeling stressed about money, most of the time. These are problems that affect the quality of life and impact productivity and retention for employers. The pathway to solutions requires a good understanding of the concepts and perspectives listed below:

- **Economic integrity** and understanding are very important elements in building and maintaining a successful economic life.
- **A financially secure individual is more apt to focus on their job** in a way that leads to a successful career. An individual's successful career can also be a positive component in the employer's success.
- **An accurate understanding of financial issues between spouses** significantly reduces problems among family members. It reduces one of the biggest stress points between spouses.
- Unbiased financial planning can help individuals to better **understand the direct link that exists between their financial interests and the interests of their employer**. This objective approach eliminates the obstacles commonly encountered when the "planning" is provided by salesmen.
- Individuals who are knowledgeable about their personal financial needs and possess the appropriate skills are less likely to waste time, money, and other resources when addressing their financial issues. **They become more self-reliant and not as easily manipulated** by the financial industry - Banks, Investment, and Insurance companies.

Cygnnet Institute's Impact on Financial Wellness

Our work in this field since 1983 has convinced us that the key to effectively addressing financial wellness requires that individuals will only change behavior if they can see a clear picture of how their changes will deliver the future benefits they seek in their life. It's a matter of giving people a sense of hope in a very transparent way that they can buy into. Below are some brief comments describing our fiduciary approach to this issue:

An individual's detailed understanding of their present and future lifestyle is the foundation for evaluating present and future finances. Cygnnet Institute's financial planning courses provide tools that can help participants identify the proper balance between lifestyle goals, career, and compensation. We help people to honestly focus on their own circumstances - and without the specter of a sales pitch - individuals can develop a clearer understanding of their financial situation and future goals. This transparent approach gives participants the confidence to believe in their financial plan and stick to it.

Cygnnet Institute specializes in providing courses that help each individual (and partner) take control of their personal financial condition by educating them about the economic relationship that exists between their long-term personal welfare and the long-term success of their career(s). This is a critical issue that everyone must understand to protect and maintain the desired quality of their personal financial lifestyle. For those who are retired, the need to balance the desired quality of life with their finances is even more critical!

Available Programs

SEM100: Financial Plan Checkup

Are You Financially on Track?

COURSE ABSTRACT

A Personal Financial Management training course based on in-class data-entry and computation.

It will teach participants how to develop a “pro forma” of their future finances to determine if their current decisions will result in acceptable outcomes in later years. It is done in the context of exploring alternatives and helping participants recognize the role of economic principles such as *opportunity costs and scarcity* in their personal finances in their decision-making process.

Frequency: Two 2½-hour sessions over the course of two weeks

Course Fee: \$585/unit

Class Size Minimum: 10 **Class Size Maximum:** 25

COURSE SYLLABUS

Course Objectives

Participants will be taught the following:

- The importance of budgeting in dealing with wages and benefits.
- How to build their own process for making financial decisions and avoid media hype.
- Method for evaluating financial consequences and risks to their plan.
- Various strategies for accumulating and funding future goals.

Action Steps

- Organize their spending and build a filing system for managing their finances.
- Identify all relevant resources with respect to all their benefits.
- Identify and prioritize all financial issues.

COURSE OUTCOMES

Participants will achieve competence in the following:

- Learn the computations relating to Present Value, Future Value and Compounding
- Know where to find additional resources and financial tools and be able to use them.

COURSE POLICIES

Attendance: Spouse/Partner may attend at no extra cost.

Text: To Be Determined

Materials: Assorted publications by the Federal Reserve Bank, Social Security Administration, FDIC, CFPB, FHA, FTC, SEC, NAIC, etc. will be distributed. Also, use of interest and annuity tables. Calculator required.

Grading: Certificate of completion will be issued.

SEM101: Family Estate Planning

Experience Peace of Mind by Reducing Conflicts and Costs

COURSE ABSTRACT

A Personal Financial Management training course designed to help the participants objectively identify and address the issues that would need to be addressed in the event of premature death or disability.

This workshop will cover the role that insurance plays and how to best utilize the insurance benefits available at work. It will cover the legal instruments (Wills, Living Trusts, Powers of Attorney, etc.) that are typically needed. It is done in the context of personalizing the decision-making process and helping participants internalize the economic principles of *incentives and opportunity costs*. At the conclusion of the course, participants will have a printed copy of their own estate plan that can be taken to a knowledgeable attorney for drafting and execution.

Frequency: Three 3½-hour sessions over the course of 3 weeks.

Course Fee: \$561/unit

Class Size Minimum: 10 **Class Size Maximum:** 25

COURSE SYLLABUS

Course Objectives

Participants will be taught the following:

- How to figure out how much life insurance they should have.
- How to identify and quantify the financial and non-financial needs of the survivors.
- What legal documents they need to consider and the implications of the various provisions in each. (i.e., Living Trusts, Living Wills, Durable Power of Attorney, Education Trusts, Insurance Trusts, etc.).

Action Steps

- Dispel "conventional wisdom" traps behind the need for estate planning.
- Work through the details to quantify the financial needs of those left behind.
- Analyze the various legal instruments and strategies and how they ought to be applied.

COURSE OUTCOMES

Participants will achieve competence in the following:

- Understanding estate taxation and distribution issues pertaining to their family.
- Using a gifting strategy to achieve their estate planning goals.
- Understanding how to use the various types of living trusts and other legal instruments.
- Learn how to shop for the right type of insurance.

COURSE POLICIES

Attendance: Spouse/Partner may attend at no extra cost.

Text: Handouts are used which reflect the law and taxes at the time of each class.

Materials: Assorted publications by the Federal Reserve Bank, Social Security Administration, FDIC, CFPB, FHA, FTC, SEC, NAIC, etc. will be distributed. Also, use of interest and annuity tables. Calculator required.

Grading: Certificate of completion will be issued.

SEM102: Successful Portfolio Management

An Institutional Approach to Making Personal Investment Decisions

COURSE ABSTRACT

A Personal Financial Management training course in which participants will learn the principles and strategies for maintaining a long-term goal-oriented investment plan.

Using the investment vehicles available through their 401k and outside they will design their own generic portfolio plan for achieving their investment targets of growth and cash flow. At the conclusion of the course, they will have their own printed Asset Allocation Strategy which will enable them to develop an Investment Policy Statement. It is done in the context of personalizing the decision-making process and helping participants internalize the economic principles of *incentives, productivity, and economic systems*.

Frequency: Three 3½-hour sessions over the course of 3 weeks.

Course Fee: \$1,085/unit

Class Size Minimum: 10 **Class Size Maximum:** 25

COURSE SYLLABUS

Course Objectives

Participants will be taught the following:

- How to optimize investment return and synchronize with retirement.
- How to coordinate their investment strategy with all their investments (pre-tax and after tax).
- The practical aspects of Modern Portfolio Theory and its use in developing their Personal Asset Allocation Strategy.

Action Steps

- Dispel “myths” that defeat effective investment strategy.
- Demonstrate the benefits of a disciplined approach to proper asset allocation.
- Guide participants through the practical steps in developing an Investment Policy.

COURSE OUTCOMES

Participants will achieve competence in the following:

- Measuring time-weighted portfolio performance.
- Computing return on investments.
- Judging investment risk and evaluating using the internet.
- Understanding investment terminology and proper use of prospectus.
- Understand income tax implications pertaining to decisions regarding investments.

COURSE POLICIES

Attendance: Spouse/Partner may attend at no extra cost.

Text: To Be Determined

Materials: Assorted publications by the Federal Reserve Bank, Social Security Administration, FDIC, CFPB, FHA, FTC, SEC, NAIC, etc. will be distributed. Also, use of interest and annuity tables. Calculator required.

Grading: Certificate of completion will be issued.

SEM103: Personal Financial Management

Cash Flow Planning: The First 30 Years

COURSE ABSTRACT

A Personal Financial Management training course designed to help participants get a clear picture of their current financial situation and make sure their decisions correctly align with their retirement goals.

They will learn a system for developing and managing their financial plan during the working years to balance future quality of life with their job/career goals. It is an experiential approach done by personalizing the financial decision-making process that helps participants connect the economic principles of *scarcity, opportunity costs and productivity* to their own finances.

Frequency: Three 3½-hour sessions over the course of 3 weeks.

Course Fee: \$918/unit

Class Size Minimum: 10 **Class Size Maximum:** 25

COURSE SYLLABUS

Course Objectives

Participants will be taught the following:

- A system for developing control over their total financial picture.
- Identify current lifestyle patterns, anticipate future changes and ways to plan for those changes.
- Identify and resolve inconsistencies between spending for today and saving for the future.

Action Steps

- Identify future job/career stages.
- Assemble the details of their current lifestyle.
- Develop blueprint of future lifestyles.
- Use “what if” scenarios for fine-tuning finances.
- Develop implementation strategies to achieve goals.

COURSE OUTCOMES

Participants will achieve competence in the following:

- Determining financial strengths and weaknesses.
- Financial decision making.
- Goal setting.

COURSE POLICIES

Attendance: Spouse/Partner may attend at no extra cost.

Text: To Be Determined

Materials: Assorted publications by the Federal Reserve Bank, Social Security Administration, FDIC, CFPB, FHA, FTC, SEC, NAIC, etc. will be distributed. Also, use of interest and annuity tables. Calculator required.

Grading: Certificate of completion will be issued.

SEM104: Post-Retirement Cash Flow Planning

Dealing with Benefit Changes while on Fixed Income

COURSE ABSTRACT

A Personal Financial Management training course designed to help participants test their assumptions about their retirement lifestyle to help them determine if their plan is still on track to produce satisfactory results.

This is especially critical when faced with changes in benefits. It is done in the context of personalizing the decision-making process, using cash flow modeling and helping participants internalize the economic principles of *trade and economic systems*.

Frequency: Two 3½-hour sessions over the course of 3 weeks.

Course Fee: \$740/unit

Class Size Minimum: 10 **Class Size Maximum:** 25

COURSE SYLLABUS

Course Objectives

Participants will be taught the following:

- Project lifestyle expenses for their retirement years.
- Project all retirement income sources (e.g., social security, pension, etc.).
- Develop a strategy to accommodate reductions in benefits.
- How to determine if they have saved enough or too much.
- Test the effect of one-time lump sum expenditures (boat, trailer, condo, etc...).
- Test the effect of one-time lump sum incomes (sale of house or other property).

Action Steps

- Build decision making model for projecting and managing benefits.
- Use of interest and annuity tables to project and test financial alternatives.
- Evaluate impact of their investment strategies.

COURSE OUTCOMES

Participants will achieve competence in the following:

- Understanding their retirement and social security benefits.
- Evaluating cash flow projections.
- Managing the risk in various benefit decisions.

COURSE POLICIES

Attendance: Spouse/Partner may attend at no extra cost.

Text: To Be Determined

Materials: Assorted publications by the Federal Reserve Bank, Social Security Administration, FDIC, CFPB, FHA, FTC, SEC, NAIC, etc. will be distributed. Also, use of interest and annuity tables. Calculator required.

Grading: Certificate of completion will be issued.

SEM105: Retirement Decision Workshop

Should You Go Now or Wait

COURSE ABSTRACT

A Personal Financial Management training course designed to help participants decide whether to take advantage of employer's incentivized request to retire. For younger employees, decisions are developed in the context of starting another career or starting a business.

By personalizing the decision-making process and analyzing all current and future cash flows and projected lump sums, participants are helped to internalize the economic principles of *scarcity, opportunity costs and incentives*.

Frequency: Four 3-hour sessions* over the course of 2 or 4 weeks.

Course Fee: \$1,164/unit

Class Size Minimum: 10 **Class Size Maximum:** 25

*This course can be designed for delivery in a single 8-hour session or in 2 half-day sessions

COURSE SYLLABUS

Course Objectives

Participants will be taught the following:

- How to project lifestyle expenses for their retirement years.
- Determine whether past savings combined with projected retirement income will work out.
- Identify if the rate of return of their current portfolio will support their retirement plan.
- Test the effect of large one-time lump sum incomes and expenditures.
- Evaluating psychological factors influencing their retirement decision.
- Explore post-retirement career opportunities or start a business.
- Develop and use cash flow retirement modeling to make decisions.

Action Steps

- Participants assemble information on their benefits and send it in prior to the workshop.
- Information is processed and confidential personal reports are brought to the workshop.
- Analyze the psychological sub-text to the retirement decision.
- Execute several "what if" financial projections to test alternatives.

COURSE OUTCOMES

Participants will achieve competence in the following:

- Recognizing the financial reality of their retirement years.
- Identifying the psychological issues effecting their retirement decisions.
- Solid understanding of an investment strategy accompanied by an Investment Policy.
- Understanding the estate planning issues and how to address them.

COURSE POLICIES

Attendance: Spouse/Partner may attend at no extra cost.

Text: To Be Determined

Materials: Assorted publications by the Federal Reserve Bank, Social Security Administration, FDIC, CFPB, FHA, FTC, SEC, NAIC, etc. will be distributed. Also, use of interest and annuity tables. Calculator required.

Grading: Certificate of completion will be issued.

SEM106: Pizza & Ziploc® Workshop

Learn Skills to Control Your Cash Flow

COURSE ABSTRACT

A Personal Financial Management training course designed to help participants get a clear picture of their current financial situation and learn a system for developing a course of action that blends their future quality of life with their job/career and income goals.

It is intended to help participants address their spending behavior by personalizing their weekly spending decision-making process and helping them internalize the economic principles of *scarcity, opportunity costs and productivity*.

Frequency: Eight 2-hour sessions over the course of 8 weeks.

Course Fee: \$1,210/unit

Class Size Minimum: 10 **Class Size Maximum:** 25

COURSE SYLLABUS

Course Objectives

Participants will be taught the following:

- A system for developing control over their total financial picture.
- How to identify current lifestyle patterns and how to make changes to plan for the future.
- How to evaluate spending for today vs. saving for the future.
- Included are detailed presentations on Social Security, Estate Planning, Retirement Planning, Investment Planning, Benefits Planning.

Action Steps

- Identify balance between lifestyle and job/career/income to develop goals.
- Assemble the Details of Current Lifestyle for each week's spending.
- Develop a better understanding of different categories of spending.
- Awareness for avoiding credit problems.
- Learn how to seek better loan terms with knowledge of time value of money.

COURSE OUTCOMES

Participants will achieve competence in the following:

- Determining Financial Strengths and Weaknesses.
- Financial Decision Making.
- Goal setting.

COURSE POLICIES

Attendance: Spouse/Partner may attend at no extra cost.

Text: To Be Determined

Materials: Assorted publications by the Federal Reserve Bank, Social Security Administration, FDIC, CFPB, FHA, FTC, SEC, NAIC, etc. will be distributed. Also, use of interest and annuity tables. Calculator required.

Grading: Certificate of completion will be issued.

In-Depth 2-Hour Tutorials

Delivered on an a la carte basis, the group seminars listed below are intended to provide attendees with detailed insight and information they can use in their day-to-day financial decision making. These are often used as an introductory or “sampler” program for Cygnet Institute’s more comprehensive workshops.

Seminar Fee: \$1,672

Maximum Group Size: 30

T-1. Pre-Retirement Issues

Whether retired or not, you’ll learn about the variety of issues people encounter on the road to retirement and how to navigate around issues that could affect your lifestyle.

T-2. Estate Planning

Do you really need a trust? A will may be just fine. If you feel you need to avoid probate, learn techniques available to you. Are your Power of Attorney documents up to date?

T-3. Social Security

What claiming options are available? How are benefits taxed? Learn what survivor and retirement benefits are available to your family. Learn why you may want to collect early - or not.

T-4. Financial Fusion: Tools for an Introspective Look into Your Finances

This interactive seminar focuses on how your use of time as well as current spending patterns influence your quality of life. Various in-class worksheets will help you focus on the right issues for a successful financial future.

T-5. Retirement Income Planning and Your 401k, 403b, 457, TSP

You’ll be guided through a series of computations in class to determine if your current savings and the contributions in the future are in balance with your investment strategy to achieve your retirement lifestyle goals.

T-6. Understanding Annuities

An in-depth examination of types of annuities without a sales pitch. Find out the advantages and disadvantages of each, as well as which type of annuity may be best suited for you.

T-7. A Prudent Approach to Investment Planning

Learn how to avoid hidden fees that are costing you money. We’ll discuss professional topics to improve investment performance like rebalancing, asset class style drift, attribution, trading costs, etc.

T-8. Learn How to Pay off Your Mortgage Earlier

There are other ways to pay off your house earlier than just refinancing. Find out what your options are and learn techniques for managing your credit.

SEMINAR POLICIES

Attendance: Spouse/Partner may attend at no extra cost.

Text: To Be Determined

Materials: Presentation includes detailed handouts which participants are guided through to develop an understanding of the subject matter.

Grading: N/A

Lunch-N-Learn 45-Minute Seminars

Designed to be delivered in an informal and limited time-frame environment, these seminars provide basic information and answers to commonly asked questions.

Seminar Fee: \$893

Maximum Group Size: 30

AVAILABLE TOPICS

Personal Needs

- | | | |
|-----------------------------------|---|---|
| S-1. Survivor Needs | S-5. Family Coverage Review | S-9. Lesson in Life Insurance |
| S-2. Educational Funding | S-6. Personal Financial Security | S-10. Health Savings Accounts |
| S-3. Disability Income | S-7. Financial Primer | S-11. Critical Illness Insurance |
| S-4. Mortgage Acceleration | S-8. Disaster Preparedness | |

Retirement Needs

- | | |
|--|---|
| S-12. Retirement Planning Review | S-21. Lesson in Annuities (incl. variable products) |
| S-13. Planning for Health Care Needs in Retirement | S-22. Lesson in Fixed Interest and Indexed Annuities |
| S-14. Role of Life Insurance in Retirement Planning | S-23. Lesson in Variable Annuities |
| S-15. Retirement Income Protection | S-24. Annuities and Tax Deferral |
| S-16. Long-Term Care | S-25. Split Annuity Review |
| S-17. Reverse Mortgages | S-26. Lesson in Income Annuities |
| S-18. IRA Review | S-27. Lesson in Immediate Annuities |
| S-19. IRA Rollovers | S-28. Lesson in Deferred Annuities |
| S-20. Planning for an IRA Owner's Death | |

Estate and Charitable Planning

- | | |
|---|---|
| S-29. Estate Planning Considerations | S-32. A Lesson in Charitable Giving |
| S-30. Irrevocable Life Insurance Trusts | S-33. Charitable Gifts of Life Insurance |
| S-31. Planning for Children with Special Needs | |

SEMINAR POLICIES

Attendance: Spouse/Partner may attend at no extra cost.

Text: To Be Determined

Materials: Seminars rely on a PowerPoint presentation with handouts of the slides being presented.

Grading: N/A

Educators

Rochester Christian University

Rochester Christian University is a liberal arts educational institution incorporated as a Michigan nonprofit corporation in accordance with the State of Michigan's Department of Licensing and Regulatory Affairs and the provisions of Section 642 of Act 162, Public Acts of 1982, as amended. The university is accredited by the Higher Learning Commission (230 South LaSalle, Suite 7-500, Chicago, IL, 60604; phone, (312)-263-0456) to award associate, baccalaureate, and master's degrees. RCU is also a signatory of the MACRAO Transfer Agreement, which facilitates the transferability of credits between this and other Michigan institutions.

The university offers majors in traditional and accelerated learning formats, and master's degrees in missional leadership, sport leadership, and clinical psychology. Educational programs in areas such as business, computer science, education, mass communication, ministry, nursing, and psychology prepare students for productive careers while emphasizing Christian values and integrity.

The EPIC learning goals guide each student's academic journey at Rochester Christian University and support the mission by emphasizing preparation for professional and personal success. EPIC stands for Exploring, Preparing, Integrating, and Calling. The EPIC learning goals, detailed below, provide a framework for all curricular and co-curricular offerings. Rochester Christian University's EPIC learning goals are:

Exploring: Students will broaden their understanding of the world in its beauty, diversity, and complexity.

Preparing: Students will acquire knowledge and develop skills to serve in their neighborhoods, organizations, and businesses.

Integrating: Students will connect and apply knowledge and skills to their personal and professional lives.

Calling: Students will discern what God has called them to be and do.

These EPIC learning goals provide a framework for all curricular and co-curricular offerings at Rochester Christian University. Furthermore, RCU uses these learning goals to continuously evaluate and improve programs through ongoing assessment of student learning.

The university affirms its commitment to a holistic education that offers unique opportunities for faculty-student mentoring. The institution promotes an inclusive learning experience by welcoming students from all backgrounds, regions of the United States and foreign countries. Students, faculty, and staff interact to create a healthy environment of mutual respect where every individual is heard, welcomed, and respected.

Cygnnet Institute of Personal Financial Literacy

Cygnnet was founded in 1989 by Ted Lakkides, CFP®, CRC® as a §501(c)(3) non-profit, educational corporation that brings a field-tested, and unique experiential educational approach to address employee financial wellness and retirement preparedness aligned with the legal fiduciary requirements under ERISA regulations

In 2021 Cygnnet received CEFEX® Certification as a fiduciary Investment Support Services (ISS) provider for 401(k) plan sponsors and plan participants to educate adults in economic matters, advance their financial literacy, and enhance their ability to make good financial decisions in self-directed retirement plans and non-retirement accounts. As a fiduciary, Cygnnet prohibits presenters of its workshops from soliciting participants or referring them to their own financial firms. For more information on the CEFEX® certification process, go to www.cefex.org.

The Centre for Fiduciary Excellence (CEFEX) is an independent global assessment and certification organization headquartered in Toronto, Canada. Their assessment process is based on ISO 19011 and is conducted in accordance with ISO 17021. CEFEX certification provides an independent due diligence and verification of a firm's conformance to a defined legal standard and its qualification to serve as a professional fiduciary.

Cygnnet specializes in the design of workshops that use an experiential learning approach to engage participants in an interactive, self-completing process so they can learn how to make good decisions regarding their 401(k) accounts, retirement, investing, estate planning, college funding, career choices, and debt management. Program participants create their own financial plans in class assisted by workshop leaders who maintain absolute confidentiality and adhere to the Fiduciary Standard.

The goal of the Institute is to teach individuals of all ages and various levels of financial knowledge a systematic process for building and implementing a personal financial plan. The Institute's experiential programs have been field tested and successfully implemented locally and nationally over the years by employers such as GM Powertrain, Amerisure, Walsh College, the GM-UAW Tuition Assistance Plan, Foundation Coal (Alpha Natural Resources), and others. Over the years, employers have primarily used Cygnnet's programs to help employees with their 401(k) retirement goals and investment options. The programs are designed to help individuals figure out and/or validate their decision to retire.

Instructors' Fiduciary Pledge

Instructors of the financial literacy material provided by Cygnet Institute individually pledge to the following:

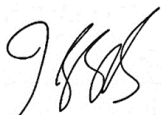
- Instructors will present the material as directed and will not make any changes unless specifically approved by Cygnet Institute.
- Other than disclosing qualifications relative to the workshop, instructors will refrain from promoting their business (this includes the distribution of business cards, brochures, etc.).
- Instructors will direct all requests by participants for more in-depth information to Cygnet Institute at Info@CygnetInstitute.org.
- Instructors will not solicit any workshop participants as clients.
- While conducting the workshop and answering follow-up questions from participants, instructors will always place the best interests of the participant ahead of all other considerations.
- Instructors will refrain from providing specific and personalized advice in the absence of having an adequate understanding of the participant's actual needs and circumstances.
- If in the conduct of the workshop any conflicts of interest arise, they will be disclosed and resolved in the workshop participant's favor.

In my capacity as instructor for the _____ Cygnet Institute workshop, I pledge to adhere to the fiduciary pledge described above.

Instructor

Name	Signature	Date
------	-----------	------

Counter-signed by Cygnet Institute:



Ted Lakkides, CFP®, CRC®, President

Date