

Recommended ages 40+ | A one evening presentation covering the following topics

STAGE
3

Retirement | Golden Years

Estate Planning Basics

General estate planning concepts and strategies are explained. Learn about wills, trusts, health care directives, and other important documents and considerations for your legacy.



5 Challenges You Can't Afford to Ignore

As Americans continue to age, they face five main financial challenges. We identify these challenges and provide practical solutions to address each one as you approach retirement and beyond.

Planning for Long-Term Care

Long-term care can be a substantial financial burden. We'll look at an overview of strategies to protect your assets and manage your savings to provide adequate income should you experience a long-term care need.



“Riches are not an end of life, but an instrument of life.”

—Henry Ward Beecher

Surviving Market Swings

We will focus on helping investors utilize fundamental investment tactics to deal with uncertain markets.



Retirement Basics

How does one establish a plan for retirement? If you consider retirement a destination and your plan as a road map, you will discover why it is so important to start planning that trip now.



Social Security

We help you understand your Social Security benefit options and the significant impact these decisions have on your retirement income.



Retirement Income Planning

Planning for sustainable and lifelong income must take into consideration direct income sources (pensions, Social Security, etc.), investments, and savings to supplement these sources to provide financial security during retirement.



“Put all good eggs in one basket and then watch that basket.”

—Andrew Carnegie

Capital Street Financial Services, Inc.

YOUR PATH TO FINANCIAL SUCCESS STARTS HERE

3 TARGETED PRESENTATIONS COVERING CRITICAL TOPICS FOR EACH STAGE OF YOUR JOURNEY

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www.CapitalStreet.biz | 85 East 7th Place | Suite 275 | St. Paul, MN 55101 | 651.665.4300

Recommended ages 20–30 | A one evening presentation covering the following topics

STAGE
1

Getting Started | Early Years

Financial Planning Basics

We will look at some general financial planning concerns. While there is no such thing as a “one-size-fits-all” plan, this overview should assist you in thinking about your own needs.



“It takes as much energy to wish as it does to plan.”

—Eleanor Roosevelt

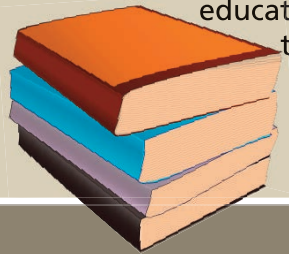
Investment Basics



Review fundamental investment concepts, look at options, and consider general investment strategies. We will also discuss allocating your investment dollars.

College Planning

How much does college cost today? How do you project costs? We will show you the building blocks for funding a college education, including tax-advantaged tools and financial aid.



Life Insurance Basics

Is life insurance really necessary? We will discuss the various types and forms of protection. We will show you how to evaluate your own needs and maximize the effectiveness of your existing or prospective policies.



“Compound interest is the eighth wonder of the world.”

—Albert Einstein

“An investment in knowledge pays the best interest.”

—Benjamin Franklin

Surviving Market Swings

We will focus on helping investors utilize fundamental investment tactics to deal with uncertain markets.



Mortgages

We will share important considerations when applying for a mortgage, including the pros and cons of refinancing. Learn about rates, points, terms, and other elements so you can qualify for a mortgage that suits your needs.



Recommended ages 30–40 | A one evening presentation covering the following topics

STAGE
2

Grow & Acquire | Middle Years

5 Challenges You Can't Afford to Ignore

As Americans continue to age, they face five main financial challenges. We identify these challenges and provide practical solutions to address each one as you approach retirement and beyond.

Mortgages

We will share important considerations when applying for a mortgage, including the pros and cons of refinancing. Learn about rates, points, terms, and other elements so you can qualify for a mortgage that suits your needs.



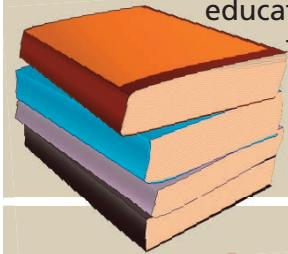
Life Insurance Basics

Is life insurance really necessary? We will discuss the various types and forms of protection. We will show you how to evaluate your own needs and maximize the effectiveness of your existing or prospective policies.



College Planning

How much does college cost today? How do you project costs? We will show you the building blocks for funding a college education, including tax-advantaged tools and financial aid.



“Price is what you pay. Value is what you get.”

—Warren Buffet

Retirement Basics

How does one establish a plan for retirement? If you consider retirement a destination and your plan as a road map, you will discover why it is so important to start planning that trip now.



Roth IRA Conversions

Explore the impact of future taxes on your savings and retirement income. Learn the process of converting tax deferred assets to a Roth source in your employer plan or Roth IRA.



Estate Planning Basics

General estate planning concepts and strategies are explained. Learn about wills, trusts, health care directives, and other important documents and considerations for your legacy.



Surviving Market Swings

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