everhart ADVISORS

Workshop Topics & Descriptions

Workshops for Employers:

Company 401(k) Plan Topics:

- **Corporate Retirement Plans** – As an employer or 401(k) fiduciary are you confused, frustrated, or overwhelmed by the ever-increasing duties imposed by ERISA and the Department of Labor? Are you confident you have the best 401(k) plan possible for your employees? Join our discussion on current issues impacting qualified retirement plans. You will leave with a blueprint for building and maintaining an elite 401(k) plan. Also learn the effect of recent tax reform on 401(k) plans and the role of fiduciary liability insurance. (1 hour)
- **Understanding Fiduciary Responsibilities, ERISA Compliance & Best Practices** – Learn about 401(k) fiduciary responsibility and reducing corporate risk. We will examine common fiduciary failures and appropriate solutions from the comprehensive perspectives of regulation, litigation, and the annual plan audit. (1 hour)
- **Are You Paying Too Much for Your Company's 401(k) Plan? Understanding Retirement Plan Fees, Costs & Hidden Fees in 401(k) Plans** – 401k plans often have an assortment of costs, some of which are hidden. Learn about the various types of 401(k) fees and how to have a competitively priced 401(k) with a transparent fee structure. (1 hour)
- **Prudent Process for Selecting Target Date Funds** – Target Date Funds are one of the most popular default investment options for 401(k) plans. However, not all target date funds are created equal. Learn the ins and outs of target date funds and how to select the best funds for your company's demographics. (1 hour)
- **401(k) Legislative Update & Market Outlook** – Learn about: Medicare for all – what does it mean?; Recent 401(k) lawsuits – what we can learn?; legislation & regulatory update; and an action plan for employers – How to benchmark 401(k) fees, reduce fiduciary liability through process and implement other best practices. (1 hour)
- **401(k) Innovation Update – Tools, Products & Resources Available to You** – Join us for a discussion of important considerations for employers with group health or retirement plans. Learn the role and responsibilities of an ERISA fiduciary; tips from the DOL to avoid common problems; strategies for preparing your workforce for retirement; and how to help your retiring employees navigate health insurance. (1 hour)

Other Employer-Focused Financial Topics:

- **Employee Stock Ownership Plans** – Navigating the options for succession planning for your business can be a daunting task. This workshop will help you understand how an owner can benefit from giving employees an ownership interest in the company through an Employee Stock Ownership Plan (ESOP). (1 hour)

- **Deferred Compensation** – Some companies wish to attract talent by offering additional retirement benefits above and beyond the 401(k). Learn the basics of deferred compensation plans and how to sponsor one through your company. (1 hour)
- **Closing Defined Benefit Plans** – Pension plans are phasing out in popularity and have become a burden to many companies. Learn the various strategies to effectively close your defined benefit pension plan. (1 hour)
- **Corporate Tax Planning** – Corporate tax laws are constantly in flux. Learn about the impacts of recently enacted tax legislation on your corporation and strategies to reduce corporate tax liability considering recent tax changes. (1 hour)

Workshops for Your Employees:

- **Financial Wellness for Employees** – Learn how to tell your money where to go instead of always wondering where it went. Learn how to create a spending plan where you allocate money properly toward saving, reducing debt, and achieving lifestyle goals. Learn about different types of budgets and how to get started. (30 minutes)
- **Retirement Readiness for Employees within 5 Years of Retirement** – Learn about key topics you should consider and plan for when approaching retirement. (45 minutes)
- **Social Security Planning for Employees** – Learn the rules around Social Security retirement benefits. Understand the different strategies to optimize your income in retirement. (30 minutes)
- **Medicare & Health Care in Retirement for Employees** - If retiring before age 65, learn about health insurance options prior to Medicare eligibility. If retiring at or after age 65, learn the ins and outs of Medicare policies and enrollment and avoiding unnecessary penalties for not enrolling in Medicare within the required enrollment-age timeline. (1 hour)

<u>Workshops for Individuals:</u>

Financial Wellness Topics:

- **Budgeting** – Learn how to create a spending plan where you allocate money properly toward saving, reducing debt, and achieving lifestyle goals. Learn about different types of budgets and how to get started. (30 minutes)
- **College Planning** – Learn about the different types of vehicles to use for college savings. Learn about how much you need to be saving to fully fund college and have an in-depth discussion about 529 Plans. (30 minutes)
- **Debt Management** – Learn the most effective strategies to paydown debt. Learn the difference between good debt and bad debt. (30 minutes)
- **Estate Planning Generational Wealth Transfer** – Learn about the different types of estate planning documents that are necessary to have a seamless transition of wealth upon your passing. Learn how to avoid probate and unnecessary taxes and costs. (1 hour)

- **Financial Planning** – Learn about all the domains of financial planning such as short-term planning, long-term planning, and risk management. Holistic financial planning provides a comprehensive look of all areas of your personal finances. (45 minutes)
- **Tax Planning** – Strategies to reduce your total tax liability over the course of your life. (45 minutes)

Investing Topics:

- **Avoiding Investment Mistakes** – Learn about the most common investor mistakes that destroy wealth and delay retirement. (30 minutes)
- **Roth vs. Pre-Tax Accounts** - Learn the difference between Roth and pre-tax contributions and which one is best for you. Learn the various rules surrounding each type of account. (30 minutes)
- **Basic Wealth Building Concepts** – Learn the three main ways that individuals have become financially independent. Learn why everyone is capable of building wealth. (45 minutes)
- **Investing 101** – Learn the basics of investing for your future. Understand the difference between stocks, bonds, mutual funds and other types of investments. (45 minutes)
- **Creative Tax Savings for Business Owners** – Business owners and executives may pay 50% or more in combined annual taxes. While the 401(k) is a powerful retirement savings tool, these plans alone are often insufficient for high income earners to achieve their goals. Learn how to optimize your company's retirement savings program "beyond the 401(k)." Advanced plan design and tax planning solutions allow owners and executives to maximize tax deferred contributions, accelerate savings and immediately lower taxes. (1 hour)

Retirement Readiness Topics:

- **Medicare & Health Care in Retirement Planning** – If retiring before age 65, learn about health insurance options prior to Medicare eligibility. If retiring at or after age 65, learn the ins and outs of Medicare policies and how to enroll. (1 hour)
- **Approaching Retirement** – Learn about key topics you should consider and plan for when approaching retirement. (45 minutes)
- **Collecting Social Security in Retirement** – Learn the rules around Social Security retirement benefits. Understand the different strategies to optimize your income in retirement. (30 minutes)
- **Tax Efficient Investing & Income** – Learn how to avoid unnecessary taxes when investing and strategies to minimize taxes in retirement. (30 minutes)
- **Business Exit Planning** – Learn the various strategies to exit your business in an efficient manner while effectively assuring business continuity and succession planning. (1 hour)