Kauaʻi Government Employees Federal Credit Union

Financial Wellness series in partnership with Inpac Wealth Solutions

<u>RSVP to carey@dreamplanlive.com</u>

FEBRUARY 2020

Foundations of Financial Literacy –
Making the Most of Your Situation & Planning for Financial Freedom

"How do I make the most of my financial situation?"
"How do I stop living paycheck to paycheck? I don't want to work forever"
Presented by Troy Wada, AIF – Principal Wealth Advisor, INPAC Wealth Solutions

MARCH 2020

Redefining Retirement – Charting Your Retirement Journey

"How do I know I saved enough for retirement?"
"What other things do I need to plan for in retirement besides not working? Medical Costs? Inflation? Market Cycles?"
Presented by Troy Wada, AIF – Principal Wealth Advisor, INPAC Wealth Solutions

APRIL 2020

Estate Planning Basics – What You Need to Know About Wills & Trusts

"What is the difference between a Will and a Trust? Which one do I need?"
"How do I transfer my assets to my loved ones and protect it from creditors & predators?"
"Why is Estate Planning more important when I am alive in comparison to when I die?"
Presented by Dean Park, ESQ – Principal, Estate Planning Group, LLC.

MAY 2020

Keys to Successful Investing – Solving the Investor Problem

"How do I know I'm choosing the right investments in my 401K plan, Mutual Fund, Island Savings Plan, etc.?"
"I heard things like _____ are the best investments and will provide great returns. How would I know?"
Presented by Troy Wada, AIF – Principal Wealth Advisor, INPAC Wealth Solutions

JUNE 2020

Social Security Planning – Making the Most of Your Social Security Benefit

"When should I collect Social Security? 62? 66? 70?"
"There are thousands of rules that apply to Social Security, how do I know I'm making the most of my benefit?"
Presented by Troy Wada, AIF – Principal Wealth Advisor, INPAC Wealth Solutions

JULY 2020

Home Ownership & Real Estate Investment Ideas –
Making Home Ownership & Reality & Making the Most of Your Investment Property

"How do I buy my first home? What do I need to qualify? What can I afford?"
"I don't think I can qualify for a mortgage today, what can I do to prepare myself to qualify later?"
"I own investment property(s), how do I maximize my returns and my tax benefits?"
Presented by Troy Wada, AIF – Principal Wealth Advisor, INPAC Wealth Solutions
w/Realtor (TBD) & Potentially KGEFCU Loan Officer (TBD)

AUGUST 2020

Medicare 101 – Ensuring You Make the Most of Your Medicare Benefit

"Am I making the most of my Medicare and what is available to me?"
"What is the difference between Part A, B, C and D? Which one do I need?"
Presented by Mark Faildo – Premier Benefits Consultants

SEPTEMBER 2020

Estate Planning Basics – What You Need to Know About Wills & Trusts

"What is the difference between a Will and a Trust? Which one do I need?"
"How do I transfer my assets to my loved ones and protect it from creditors & predators?"
"Why is Estate Planning more important when I am alive in comparison to when I die?"
Presented by Dean Park, ESQ – Principal, Estate Planning Group, LLC.

OCTOBER 2020

Year End Tax Planning 101

"What Tax Rules have changed this year? How do I make the most of those changes?"
"How can I best prepare to ensure I'm getting the most tax savings possible this year?"
Presented by INPAC Wealth Solutions w/Tax Preparer (TBD)

NOVEMBER 2020

Long Term Care Planning 101

"I'm concerned about the rising cost of Long Term Care – How can I plan for it? For me? For my aging parents?"
"What options are available when it comes to Long Term Care? How do I know what I need?"
Presented by INPAC Wealth Solutions w/Long Term Care Counselor (TBD – e.g. CareSift)

DECEMBER 2020

Financial Planning for All Stages of Life – Learn the Difference Between Accumulation, Protection, Distribution, & Transfer Planning – and Why Your Plan Needs to Change as Your Life Changes

"I heard I should change my company 401K to an IRA when I retire?"
"I heard I should leave my money in my company 401K when I retire? What should I do?"
"How can I ensure I'm saving enough for _______ (A Home, College, Retirement, Medical Costs, etc.)?"
"I was told I should be an Aggressive Investor when I'm young and a Conservative Investor as I get older – is that true?"
Presented by Troy Wada, AIF – Principal Wealth Advisor, INPAC Wealth Solutions

MONTHLY "DELINQUENCY MANAGEMENT" SERIES 2020

Foundations of Financial Literacy – Making the Most of Your Situation & Planning for Financial Freedom

"How do I make the most of my financial situation?"
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