**Money Matters Financial Literacy Series**

**Hosted by**

**The Scotts Valley Public Library**

**251 Kings Village Road**

**Scotts Valley, CA 95066**

From 10 a.m. to 11 a.m. on the Third Saturday of each month

September 16, 2017 **Sunnyside Up** – How to Crack Your Retirement Nest Egg

October 21, 2017 **The ABC’s of Health Insurance**

Discussing PPO’s, EPO’s, HMO’s, Medicare Supplements, Advantage Plans, Drug Plans, and the ACA

November 18, 2017 **Retirement Planning and Tax Planning for the year 2017**

Discussing types of retirement plans: 401(K), 403(B), 457(B), IRA vs. Roth IRA, and SEP Plans. Also, the 401K Optimizer, Tax Efficiency, and Risk Management

December 16, 2017 **The ABC’s of Annuities**

 Discussing types of annuities: Fixed, Fixed Index, Variable, and

Lifetime Income Riders

January 20, 2018 **The ABC’s of Life Insurance**

Discussing types of life insurance and riders: Term Life, Universal, Variable Universal, Index Universal, and Whole Life. Also, Disability and Long Term Care Riders. “How much insurance do I need?”

February 17, 2018 **The ABC’s of Investment**

Discussing Risks and Rewards. Investment types: Stocks, Bonds, ETF’s, Mutual Funds, Annuities, LLP’s, DST’s, Treasuries, and CD’s.

With a guest speaker (An Alternative Investment Professional, Mark Johnson)

March 17, 2018 **Retirement Planning and Tax Planning for the year 2018**

Discussing types of retirement vehicles, the 401K Optimizer, Tax Efficiency, and Risk Management.

April 21, 2018 **Trusts, Wills, and Estate Plans**

 Discussing tax efficiency and plan preparation

 With a guest speaker (Local Trust Attorney, Dina Hoffman)

May 19, 2018 **Real Estate and Lending**

Discussing types of real estate transactions: Commercial, Multi-Family, Office, Industrial, and Single Family, from mobile homes to mansions. Also, Financing, Cap Rates, and Return On Investment.

Presented by George Haas and Anthony Rovai

Financial Advisers

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