COMPREHENSIVE PLANNING CLASSES

FEFA Financial

...a noticeably better retirement™

Investment Fundamentals:

- ✓ Debt Strategy
- ✓ Objectively Approaching Risk Tolerance
- ✓ Understanding Your Fund Allocations
- ✓ Account Types: Rules & Uses
- ✓ Differences Between Tax Qualifications

Tax Implications:

- ✓ The Impact of Required Minimum Distributions
- ✓ Social Security & Retirement Income
- ✓ Taxes For Beneficiaries
- ✓ Contributing To Traditional vs. Roth
- ✓ Roth Conversion Strategy

Optimizing Your Retirement Decisions:

- ✓ Streamlining The Retirement Processs
- ✓ Target Annual & Sick Leave Balances
- ✓ FEHB & Medicare
- ✓ Life & Long Term Care Insurance Elections
- ✓ Survivor Benefit Options

Income & Priority Planning:

- ✓ Maximize Your FERS Pension & Supplement
- ✓ Social Security Strategy & When To Take It
- ✓ Constructing & Forecasting Your Effective Income Target
- ✓ Calculating Needed Assets To Cover Your Income Gap
- ✓ Efficiently Segmenting Funds For Future Priorities

SUNDAY, APRIL 28TH
10:00 AM or 1:00 PM

DETROIT DISTRICT AREA LOCAL
20530 SOUTHFIELD RD
DETROIT, MI 48235

TUESDAY, APRIL 30TH
10:00 AM or 6:00 PM

DETROIT MARRIOTT SOUTHFIELD
27033 NORTHWESTERN HWY
SOUTHFIELD, MI 48034

PLEASE CALL TO RSVP: (313) 634 - 0557

Investment advisory services are offered and provided through VCI Wealth Management LLC d/b/a FEFA Financial LLC, a registered investment advisor. Insurance products are offered and sold through FEFA Advisors LLC, a licensed insurance agency, and through individually licensed and appointed agents. These companies and individuals are not affiliated with the government, any governmental agency, or any union.

ASL INTERPRETERS: MUST BE REQUESTED 5+ DAYS BEFORE

QUESTIONS: TEXT 618-205-9417

PLEASE BRING: SPOUSE, TSP STATEMENT, & PAYSTUB