

*Designed specifically for
your local association.*

Financial education is in demand and may be one of the most valuable benefits you can provide your members. PSEA Member Benefits, in cooperation with endorsed vendors, provide a variety of Financial Education Workshops for local associations. *Workshops must be scheduled through your UniServ Representative.*

These educational workshops offer your members opportunities to learn about financial and retirement planning issues from the experts they trust. Each one-hour workshop can be adjusted to match your meeting needs and time limitations.

Plan your workshop today:

- Contact UniServ Rep to select a date and topic
- Contact PSEA Member Benefits
- Promote your workshop

Please note: Workshop may be cancelled at the discretion of the presenter if the local president expects fewer than ten members to attend.

2025-2026 FINANCIAL EDUCATION WORKSHOPS



WHAT KADES-MARGOLIS CAN DO FOR YOU

- Company background and historic partnership with PSEA and what that means to PSEA Members
- How our team of financial professionals specialize in the financial considerations of education professionals
- Our expertise in all aspects of retirement and investment planning and PSERS

ON THE ROAD TO RETIREMENT - *for attendees within 10 years of retirement*

- Learn how to get your financial house in order for retirement
- Developing your unique plan for retirement
- Social Security considerations
- Plan for potential hidden risks
- Your pension options and the decision making process
- The importance of personal savings plans outside of your pension

THE NEW PSERS 101

- How your pension benefits work and your options
- The importance of personal retirement savings plans outside of your pension
- How 403(b) plans are critical to your finances
- How Kades-Margolis can help you navigate the decisions and plans that you need to make now

ESTATE PLANNING

- The importance of a will and other legal documents, no matter your age
- Creating and maintaining organized financial and personal needs

SAVER'S CREDIT

- How government tax credits can assist low to mid income Members create and build a retirement nest egg
- Eligibility requirements and the potential savings
- How 403(b) accounts work and how they coordinate with your pension

UNDERSTANDING YOUR SOCIAL SECURITY

- The what, when, how and why of your social security benefits

BEHIND THE NUMBERS -

Helping you make financial decisions for your future

- PSERS benefits and how they benefit you
- Determining financial goals in each stage of your career and creating a plan
- Types of investment plans in addition to your pension
- How to maximize your savings
- Explanation of Traditional and Roth savings plans

MAXIMIZING YOUR PSEA MEMBER BENEFITS

- What is Member Benefits and how do they help me?
- The many products and services that are available to you and your family
- How to access all of the cost saving products and services

AUTO AND HOME INSURANCE 101

- Understand your declaration page & coverages
- How your coverages differ between a collision and having a tree fall on your car
- What damages to your car from a flood, fire, or hail storm are covered
- If you are covered in a car accident if you're at fault and someone gets seriously injured
- If your coverage will pay to repair the house
- If other damaged structures on your property are covered
- Whether coverage will pay for a hotel if you need to stay somewhere else during repairs

THE REAL WORLD OF GETTING STARTED AND SAVING SUCCESSFULLY

- Learn to develop good financial habits
- Budgeting and debt reduction
- How to take advantage of benefits to create financial freedom now and in the future

ID THEFT AND ONLINE SAFETY

- What identity theft is and how it occurs
- How personal information is used
- Ways to protect yourself
- Examples of internet fraud and how to avoid it
- What resources are available and what to do if you are victimized
- What cyber security is and how it can affect you and your family
- How to protect yourself in your everyday life
- How to recognize you have become a victim and what resources are available