

# THE S.M.A.R.T.\* CONSUMER GROUP

(An Educational Organization)

presents

## AN EDUCATIONAL WORKSHOP



## MAPPING YOUR FINANCIAL FUTURE FOR MILITARY PERSONNEL

A seminar specifically tailored to the needs of senior enlisted and officers  
The workshop will include:

- ✓ **It's never too late to put together a financial plan**
- ✓ **Saving money on everyday expenses**
- ✓ **How to help prevent identity theft**
- ✓ **How to take control of your debts**
- ✓ **College planning for the children**
- ✓ **Comparing TSP, traditional & Roth IRA's**
- ✓ **What's the difference between tax-deductible & tax-free?**
- ✓ **Tactics to reduce and eliminate taxes**
- ✓ **How to achieve real diversification**
- ✓ **The pitfalls of joint ownership**
- ✓ **Planning for military retirement**
- ✓ **Why to avoid the lump-sum retirement option**
- ✓ **SBP in a nutshell**
- ✓ **The hidden peril at retirement ... TAXES!**

*The S.M.A.R.T.\* Consumer Group (SCG) is an educational organization, comprised of various professionals (Attorneys, Real Estate, Mortgage and Financial Planners) to provide consumer education to companies, groups, associations, and organizations. Over the years hundreds of these workshops have been presented to a wide variety of audiences. Through its series of workshops and seminars, SCG introduces the keys to being a smart consumer. All education programs are available at NO CHARGE to corporate, community, and government groups for the advancement of consumer education and contain no advertisements or name any products or companies.*

*\*Save Money and Reduce Taxes*