

Financial Planning Deliverables

Employer retirement distribution options
10 steps for an effective financial plan
401(k) \$ 403(b) plans
Becoming financially independent
Enhancing pensions with life insurance
Equity investments
Fixed-income securities
Guaranteed vs. equity investments
Individual retirement accounts
Insuring your most valuable asset
Long-term health care
Maximizing lifetime earning power
Objectives of estate planning
Planning college funding
Planning life insurance
Planning limited partnerships
Planning mutual funds
Planning revocable living trusts
Probate — should it be avoided?
Restricted cash reserves
Simplified employee pensions
Six main objectives of financial planning
Six reasons people fail financially
Systematic withdrawal programs
Tangible assets
Tax bracket effects on financial plans
Tax-deferred fixed annuities
Tax-deferred variable annuities
The effects of inflation
The importance of cash reserves
Types of cash reserves
Why we need financial planning
Working with Social Security

Additional and expanded
HR services are tailored
for specific client needs



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Personal Financial Planning



PHRST offers *a la carte* human
resource management through select
Professional Human Resource
Service Teams

What Is Needed

Employees may work nearly 90,000 hours before retirement. Proper money management and annually updated personal financial plans are critical during working years to adequately prepare for retirement. Useful, easy-to-understand assistance from certified professionals is a must for retirement success.

State-of-the-Art

PHRST assists with money management, personal financial planning and annual updated plans. We teach you key concepts of financial planning in informative, user-friendly classes convenient to your worksite. And we will follow up with you to individually develop your own financial plan. Classes cover basic concepts of taxes, inflation, procrastination, setting goals, using credit wisely, compound interest, mutual funds, IRAs, annuities, insurance, estate planning and long-term care.



Knowledge, Skill & Ability

Our personal financial planning team is staffed by certified financial planners or investment adviser representatives. We combine a thorough understanding of money management and financial planning with technical expertise to deliver relevant, easy-to-understand concepts and practices for all investor levels and all types of investors.

When, Where & For How Much

We present three classes, each 3 1/2 hours long at client locations, designated sites or PHRST facilitates. Fees are \$975 per session regardless of the number of participants. Individual financial plans are prepared for \$300 per plan. At an additional preferred client rate of \$125/hour, individual guidance and services are available around-the clock, in person, by phone, via video conference, by fax and by Internet. Associated course expenses are documented and billed at cost to worksite clients.

About PHRST

Strategic Human Resource Management

PHRST stands for **P**rofessional **H**uman **R**esource **S**ervice **T**eams. Our service model enables us to provide you with HR experts in all 7 areas of HR:

- Employment Practices
- Management Practices
- Health, Safety & Security
- Compensation & Benefits
- Employee & Labor Relations
- Human Resource Development
- Staffing/Recruitment Practices

PHRST works with clients on an a la carte basis across industries, around the world, for profit or not and regardless of organization size. We service public, private, and government entities, and we are effective at all organization levels. Our approach is client-centered, worksite interaction, where we provide user-friendly, practical approaches intended for prompt and effective implementation. We work 24/7 to meet client needs. Our value and success are built upon best practice insight, sound experience, education and hands-on know-how. Organizations count on **PHRST** for knowledge, skill, ability, ethics and integrity.