

Programs for Everyone

What KMC Can Do for You

You will learn about:

- Our background and how our team of Financial professionals can help you
- Our specialties involving retirement planning and much more
- Our PSEA endorsement

Maximizing PSEA Member Benefits

You will learn:

- Who oversees the Member Benefits Program
- How products and services are selected
- What products and services are available
- How to access the PSEA-endorsed products and services

Act 5 Update: Understanding Your Retirement Options

You will learn:

- What is Act 5 and its impact on current and new PSERS members
- Comparison of the membership classes
- How PSERS will contact you and the steps you need to take

The Saver's Credit

You will learn:

- What is the Saver's Credit
- Eligibility requirements for the Credit
- Potential savings based on your income

Home Fire & Flood Safety

You will learn:

- Definition of flood
- Common hazards that lead to fire
- Critical steps to safeguarding family & property
- How to prepare a fire & flood evacuation plan
- Actions to take following a fire or flood.



Programs for Everyone

Severe Weather & Winter Storm Preparedness

You will learn:

- Definition of severe and winter storm
- How to prepare for a storm, including an evacuation plan
- What steps to take before, during, and after a storm.

Auto and Home Insurance 101


You will learn:

- How to understand your declaration page and core coverages
- How your coverages differ between a collision and having a tree fall on your car
- If 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

ID Theft and Online Safety (Act 48)


You will learn:

- 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



psea.org/mb

PSEA MEMBER BENEFITS



2021-2022 Financial Education Workshops

*Designed Specifically for
your Local Association*

Local Association Financial Education Workshops

Financial education is in demand—and it may be one of the most valuable benefits you can provide to your members. PSEA Member Benefits, in cooperation with the suppliers of PSEA-endorsed products and services, will provide Financial Education Workshops for local associations. **Workshops must be scheduled through your UniServ Representative.**



These workshops are entirely educational and offer opportunities for your members to learn about financial planning and retirement planning issues from experts they can trust. Each workshop is approximately one hour in length but can be adjusted to match your meeting needs and time limitations.

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

Plan your workshop today:

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



Early Career

The Real World of Getting Started and Saving Successfully

You will learn:

- How to develop good financial habits early in life
- How to maximize your potential to create financial freedom
- Strategies to help cut current debt

Intro to Retirement Savings: Information for New Hires

You will learn:

- How a 403(b) works
- PSERS pension options
- How KMC can help you navigate your options

Mid-Career

Establishing Your Retirement Needs

You will learn:

- To maximize your retirement savings in order to combat inflation
- When you can afford to retire comfortably
- How to build your portfolio considering different asset classes and vehicles.

Behind the Numbers: Retirement Savings Beyond PSERS

You will learn:

- Types of investment plans in addition to your pension
- How to maximize your savings
- The differences between traditional and Roth IRA plans

Late Career

Living in Retirement

You will learn:

- The financial challenges with living a longer life in retirement
- To properly and carefully manage your cash flow during retirement
- To make the most of your monthly pension options

How to Retire from Public Education

You will learn:

- How to maximize and customize your pension benefits
- The importance of personal savings plans outside of your pension
- About the decisions you will need to make in order to prepare for retirement

Understanding Social Security

You will learn:

- When you can claim your monthly benefit
- How timing can affect your monthly benefit
- What happens if you work while collecting benefits

Top 3 Retirement Questions We're Getting Now

You will learn the answers to these questions:

- Is my pension ok?
- Should I make changes to my retirement investments?
- Am I still able to retire?

Retirement Related Furlough & Departure Considerations

You will learn about:

- The CARES Act enacted this year as a result of COVID hardships
- Important long-term spending and savings considerations
- How to look up your Social Security benefit amount