



EQUITABLE  
ADVISORS

# Educational seminar program

**Powerful information can make an impact for life**

Equitable Advisors offers employers and associations financial seminars to empower their employees/members to potentially enhance their personal finances.

Seminar topics include:

15 financial myths demystified

2-3-4 financial concept

The ABCs of variable annuities

Addressing long-term care

All about life protection

Charting a new course:  
employment transition

Enhancing your benefits with  
pension maximization

Estate planning strategies

Financial planning for success

Financial strategies 101: dollars and sense

Financial strategies for the LGBTQ community

Is a Roth IRA right for you?

Planning for college

Planning your great escape — retirement

Protection strategies

Retirement plans for small business owners

Small business protection strategies

Special needs planning

Social security, Medicare and  
long-term care

Women's financial beliefs

Your family, your future

...and more

**There are also event invitation templates you can take advantage of as part of this program.**



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## Educational seminars

**15 financial myths demystified**

Serves to dispel 15 of the most common misconceptions people have about general financial strategies, retirement, investing, insurance and estate planning. Also includes guidance on the strategies that can help people protect, and potentially enhance, their assets.

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**2-3-4 financial concept**

Helps audiences understand how life insurance may fit into their planning needs and financial goals, and how taxes may impact accumulation and distribution of income.

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**The ABCs of variable annuities**

Gives an overview of variable annuities from the accumulation phase to the payout phase. Explains the benefits of tax deferral in variable annuities, as well as the features and fees. Also includes case studies showing different scenarios of how variable annuities can be used to accomplish certain goals.

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**Addressing long-term care**

Explains what long-term care (LTC) is, who needs it and what options people have if they need it. Emphasizes that without proper planning, the potential costs associated with the need for LTC can be devastating to the family and to the assets built over the years.

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**All about life protection**

Outlines the role of life insurance, the beneficial tax treatment of its cash value and different ways to calculate the amount of life insurance one needs. Also reviews various types of life insurance and optional riders.

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**Charting a new course: employment transition**

Designed to help individuals who are on the verge of an employment transition by identifying areas that need to be addressed before and after the transition, such as severance payout options, payroll deductions, flexible spending accounts, health insurance, long-term care, etc.

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**Enhancing your benefits with pension maximization**

Pension maximization is a retirement planning strategy that can help secure a pension for a spouse and possibly increase income during retirement. This presentation reviews decisions required at retirement for pension plan assets, and how the strategy works.

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**Estate planning strategies**

Explains the estate planning process and discusses eight “smart” strategies for estate conservation and distribution. Covers how a properly created estate plan can help protect a family’s financial well-being, preserve property and reduce estate taxes and expenses, as well as help avoid family conflict.

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**Financial planning for success**

Explains financial planning and focuses on six primary areas of wealth management — financial position, risk management, retirement planning, investments, income taxes and estate planning and wealth preservation strategies.

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**Financial strategies 101: dollars and sense**

Explains the advantages of smart financial management. Reviews five financial management components: cash management, risk management, estate planning, investment strategies, tax reduction strategies and retirement programs.

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**Financial strategies for the LGBTQ community**

Addresses the planning needs of the LGBTQ community. Covers general strategies, as well as tools for handling the impact of regulatory differences.

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**Is a Roth IRA right for you?**

A Roth IRA is a retirement account that can provide tax-free growth. Designed to help the audience take maximum advantage of an increasingly important retirement savings strategy.

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### Planning for college

Overview of the need to plan ahead for a college education and the types of planning vehicles available, including UGMA/UTMA, Coverdell savings accounts and 529 plans.

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### Planning your great escape — retirement

Shows how to make the most of your asset building years, including getting the retirement saving tax break you're entitled to. Discusses maximizing Social Security and Medicare benefits, as well as passing on more to heirs.

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### Protection strategies

Financial protection products guard individuals and their families against the financial risk caused by life's uncertainties. Protection products explored in this presentation include: life insurance, disability income insurance and long-term care insurance.

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### Retirement plans for small business owners

Discusses retirement plan options available to business owners today. By exploring the benefits and considerations of each plan type, business owners can determine which plan may be the most appropriate for them and their employees.

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### Small business protection strategies

Discusses the main areas of risk for small businesses, the protection strategies to address the risks and tips on getting started.

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### Special needs planning

This presentation was prepared for parents and caregivers of children and adults with special needs. Introduces some of the basic concerns that surround planning for family members with special needs, and some of the tools that can help you work with this part of your family financial planning.

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### Social Security, Medicare and long-term care

Provides helpful information about Social Security, Medicare and long-term care. Discusses how they impact the ever-changing retirement environment.

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### Women's financial beliefs

Women have unique financial needs. Discusses 16 of the most common misconceptions women have about general financial strategies, retirement and estate planning, insurance, as well as money and relationships. Provides guidance on strategies to help women manage their finances.

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### Your family, your future

Addresses the multitude of issues involved when juggling financial obligations of raising a family while still planning for your long-term financial future.

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