



Intermediate Financial Concepts (Module 2)

DATES:

April 21, 2023

TIME:

8:00 a.m. – 12:00 p.m.

COST:

\$25

LOCATION:

**WCTC
800 Main Street
Pewaukee WI 53072**

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Over the years our financial picture tends to become more complex. Decisions on how to best to save for retirement while servicing your debt and potentially supporting the needs of a household can be a lot to manage. The irregular hours and demands of the protective services profession can make it a challenge to focus on your finances beyond the fundamentals.

This module is the second in a series of three designed specifically for protective service employees on concepts related to personal finance. This module would benefit anyone interested in learning a bit more about financial concepts geared toward those who already have a basic understanding of their financial picture.

Some of the anticipated topics to be covered include:

- Paying down debt versus investing
- Understanding different asset classes (Stocks, Bonds)
- Types of investment risk
- IRA, Roth IRA and TOD accounts
- Avoiding common pitfalls of investors
- Understanding different types of Life Insurance
- How to project future WRS (pension) benefits into your financial plan
- Financial and emotional considerations of retirement planning

Instructor:

Jason E. Ganiere is a CERTIFIED FINANCIAL PLANNER™ skilled in investment management and financial planning concepts unique to protective service employees. Jason works at a Waukesha based investment firm (registered investment advisor) and since 2013 has worked directly with law enforcement and fire-fighter professionals helping them navigate decisions on pension benefits, investment accounts and other factors that impact their financial plan.

Jason retired from the New Berlin Police Department at the rank of deputy chief and during his law enforcement career also worked for a labor firm representing police labor unions in southeastern WI. Jason has presented on financial planning topics at conferences and seminars for police and fire as well as authored finance related articles for police labor association newsletters. Jason is passionate about educating fellow protective service professionals so they may have financial success during their working years and into retirement.

