



Advanced Financial Concepts (Module 3)

DATES:

May 12, 2023

TIME:

8:00 a.m. – 12:00 p.m.

COST:

\$25

LOCATION:

**WCTC
800 Main Street
Pewaukee WI 53072**

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Firefighter and Law Enforcement professionals typically retire in their early 50s which is much earlier than the average worker. Retiring young with a pension can be a wonderful experience but is not without its challenges. Financial decisions made in the years leading up to retirement and on the day of filing retirement your papers can have a tremendous impact on your future lifestyle, cash flow, and long-term wealth.

This module is the third in a series of three designed specifically for protective services employees on concepts related to personal finance. This module would benefit anyone starting to plan for retirement seeking additional to make informed decisions.

Some of the anticipated topics to be covered include:

- Time value of money
- Deferred Compensation planning considerations
- WRS Accelerated vs. Regular pension decision
- WRS Variable vs. Core decision
- WRS Survivorship selection decision
- Social Security claiming decision
- Inflation, interest rate and legislative risks
- Taxes in retirement
- Required minimum distributions (RMDs)
- Retirement account withdrawal strategies

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.

