



Reinventing Your Retirement

Retirement education for the workplace

A new and innovative employee benefit...retirement education

Your Employees Want Help

51% of all employees are interested in having access to retirement advice in the workplace.

44% of employees expressed interest in retirement seminars through work.

Only **28%** of HR and Benefits executives believe their program effectively educates employees.

56% of employers want to encourage employee responsibility for retirement planning.

Sources: Mercer Consulting, 2009; Metlife Benefit Survey, 2009.

There has never been a more challenging time to administer employee benefits.

From health care to retirement plans, employers must balance rising costs with the need to provide a competitive benefits package that will attract and retain quality employees.

When it comes to retirement planning, employees are asking employers for more guidance and advice than ever before. How can responsible employers provide valued employees with the tools and knowledge they need to take more personal responsibility for their future?

Our Solution:

Reinventing Your Retirement is an innovative retirement education program designed for both public and private sector employers. Created by a Certified Retirement Coach, the program provides complete retirement education and guidance to help employees plan for a secure retirement.

By empowering employees to take control of their own retirement planning, proactive employers can offer a new employee benefit at a time others are reducing theirs. The result? Increased employee satisfaction, loyalty, and retention.

Your
Retirement
Planning
Resource

We fill the “Guidance Gap”

Employers have an obligation to provide employees information about their retirement benefits, but are restricted from giving direct advice. Even retirement plans provided through the employer may only reference investments within that plan. By providing employers with an independent source of retirement education and advice, we fill the guidance gap and help their employees develop comprehensive retirement plans.

A Wealth of Educational Resources

Education is essential in equipping employees to take personal responsibility for their future. And we all learn more when information is presented in a lively, interactive format with follow-up resources provided.

Workshops

Our workshops are conducted on-site and are presented in a lively, entertaining, and educational format. Designed to encourage employees to take personal responsibility, the workshops can be customized to reflect the specific needs and interests of participants. Sample workshops include:

- **The Power of Your Employer’s Retirement Plan**
- **The Five Key Risks We All Face In Retirement**
- **Unraveling the Social Security and Medicare Maze**
- **The Retirement Lies We Tell Ourselves**
- **A RICHER Retirement Strategy**

Online Resources at our website, www.reinventingyourretirement.com

Our website contains a host of informative articles, book reviews, and reports on the need for planning. It’s a useful resource for both employers and employees alike.

Toll Free Number for Individual Questions

All employees receive access to a qualified independent retirement consultant for answers to their questions.

Our “Retirement Matters” Newsletter

Employees receive our quarterly newsletter, which highlights pertinent issues related to planning for retirement and keeps the topic fresh in employees’ minds.

Workbooks and Templates

Throughout the workshop series, we provide a host of workbooks and templates designed to assist employees in developing sound retirement strategies.



Reinventing Your Retirement
Taking **RETIREMENT** in a new direction

Our workshops offer an engaging, interactive, and insightful exploration of today's retirement challenges... [learn more >](#)

[contact us](#) [site map](#)

For the past 22 years, Jeff has helped develop roadmaps for the Retirement Revolution... [learn more >](#)

DID YOU KNOW
10,000 people retire every day in the United States.
That's right, 10,000 people! And, the average retiree today will spend more than 25 years in retirement.
Are you ready? [Click here to learn more about why you should reinvent retirement!](#)

MY RETIREMENT [learn more >](#)

CORPORATE EMPLOYERS [learn more >](#)

PENSION PLANS [learn more >](#)

Watch Jeff's interview on "Nightly Business Report"

[CLICK HERE TO READ Jeff's 2008 Year End Commentary and 2009 Outlook](#)

Jeff's new book, "Generation R: A Retirement Nation at Risk" is now available! Call us to find out how you can receive a complimentary copy!

Answers are available for employees 24/7 at www.reinventingyourretirement.com

Our Approach to Retirement Education

Research Based

Our workshops are based on the latest research available from independent sources, such as the Center for Retirement Research at Boston University, and the Employee Benefit Research Institute. We constantly update our programs to bring plan participants the latest information on retirement so they can make the best decisions for themselves and their families.

Tailored

We understand the importance of providing participants with information that is relevant. Our workshops can be tailored to include information specific to your retirement plans and other employee benefits, and can be delivered monthly or quarterly.

Independent

Our workshops are delivered by an independent Certified Retirement Coach with more than 20 years of experience educating employees about retirement. As an independent retirement education provider, we do not solicit employees or provide specific products or services in our workshops. In fact, we provide employers with a non-solicitation disclosure to distribute to workshop participants to ensure our objectivity.

Innovative

By delivering our retirement education through multiple channels in the workplace, participants can have access to expert help when they need it, and gain the knowledge and insight to plan successfully. Employers can leverage these educational resources by promoting the workshops and additional information as a distinct employee benefit.

Workshops are positive, lively and empowering, and present information employees need to make sound decisions.

Focus: Communication About Retiring

96% of employers are encouraging employees to take responsibility for retirement saving

Only **39%** of employees are confident in their ability to make the right financial decisions

43% of employees surveyed expressed interest in a benefits advisor at work

*Source: Mercer Consulting, 2009;
Buck's Global Survey Resources,
2007*

**Retirement education
and guidance are
valuable employee
benefits**



Benefits to Employers

Good news for employees

Employers are under increasing pressure to manage benefits costs. This often translates into painful reductions in employee benefits. Our program provides Human Resources and Benefits professionals with a rare opportunity to actually add a new employee benefit at a minimal cost.

No conflicts of interest

As an independent retirement education provider, we do not solicit employees or provide specific products or services in our workshops. In fact, we provide you with a non-solicitation disclosure to be distributed to each workshop participant to confirm our objectivity. Employees receive unbiased guidance and advice based on their specific needs.

Flexibility

Our education program can be tailored to address the specific and unique needs of your workforce, including shift workers, unions, and other groups.

Customized programs

We can integrate our programs to serve as an extension of your Benefits Department to create a seamless message to your employees.

Increase employee satisfaction, loyalty, and retention

By providing employees with the vital education and guidance they need, benefits professionals can strengthen employee loyalty and retention.

*Reinventing
Your
Retirement*

*Reinventing Your Retirement
is a retirement coaching service
offered exclusively through
First Coast Financial Advisors, LLC*

Our Credentials and Experience

The Reinventing Your Retirement program was created by Jeff Helms, Certified Retirement Coach and author of the book, "Generation R: A Retirement Nation at Risk." Using input from benefits and human resources professionals, the program was created in 2005 for a large employer in the Jacksonville area. Today the program has successfully expanded to other employers around the state and has been delivered to thousands of participants.

Call us at (904) 209-3830 to learn more, or visit us at www.reinventingyourretirement.com.



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