



## **Subject: Exclusive Training – Financial Wellness for First Responders**

Join us for **Pathway to Financial Wellness and Retirement Planning for First Responders**, a practical training designed to help you navigate financial challenges unique to public safety professionals.

### **Why Attend?**

Financial wellness impacts job satisfaction, well-being, and retirement success. This session provides actionable strategies to avoid pitfalls, maximize retirement income, and take control of your financial future—no matter where you are in your career.

### **What You'll Learn:**

- **Comprehensive Financial Planning** – Career and life phase strategies, First Responder wellness
- **Retirement Goal Setting** – Achievable and relevant planning (SMART) goals
- **Investment Principles** – Stock market myths, long-term vs. short-term investing, compound interest, asset classes, emotional investing, media influence
- **Risk Management** – Health insurance, life insurance, long-term care
- **Estate Planning** – Trusts, wills, powers of attorney, beneficiaries, and first responder health and well-being
- **Tax Strategies** – Pre-tax and after-tax accounts, HSAs, 529 plans, retirement distributions
- **Fiduciary Responsibilities** – Understanding financial advisors and their role (what to avoid)
- **Pension Considerations** – State and city pension insights and deferred compensation
- **FAQs** – Debt management, cash savings

This interactive session includes real-world examples and a financial planning simulation to help you build a secure financial future.

### **Meet Your Instructor – Lt. Travis George (Ret.)**

After 27 years in law enforcement, Travis witnessed the financial struggles of First Responders—misconceptions about pensions and investing, deferred compensation, and the challenges of retirement planning. Now, as a fiduciary financial educator with **Creative Planning**, he is committed to providing First Responders with **unbiased, product-free financial guidance** across the nation with a targeted focus on the police and fire community.