Welcome to SnoCope's Financial Wellness Program 2024

SnoCope's award-winning adult financial wellness program is pleased to announce our expanded offerings for 2024 and invite you to join us remotely or in-person for our sessions in 2024. In this brochure you will find the topics, a brief description and dates for each session. You can register online via our website or scan the QR code on the back of the brochure to go directly to the Financial Wellness web page.

Why SnoCope for financial education? For 65 years SnoCope has been the community leader for financial guidance and we have been awarded 8 National and State awards for our program which keeps us striving for better achievement every year. We have Jeff Downer, a Certified Financial Planner, leading our courses in 2024 - everyone loves JEFF!! His insight into retirement and how to get there is unparalleled, and his talent with a laser pointer is masterful.

2023 had us making great strides with the program adding new sessions with professionals outside the financial arena - but where we saw a need in the community and within our membership. We saw a drastic increase in account fraud and identity theft within the membership, so we contracted with Retired FBI Special Agent Jeff Lanza to present his award winning "Avoiding Fraud, Identity Theft and Cyber Crime". We also saw an unfortunate increase in the passing of members, or their family members, and some confusion about the steps needed in this time of need. We met with Funeral Director Nikole Mitchell, to create a presentation on what happens during this difficult time for a family, and we wanted to add our Branch Manager, Josey Holscher, to explain, what we, as a financial institution, are required to do with finances when someone passes. These ladies together created the session "Final Wishes" and it's a new addition to 2023, but appears to be well received.

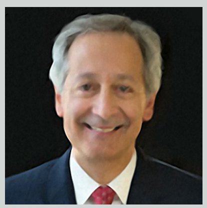
We hope you'll join us in 2024. We'd love to hear comments and suggestions you might have, too.

Certified Financial Planner, Jeffery Downer, teaches attendees about how your tax rate can vary widely through the four stages of retirement and how careful planning and applying the tax code in an organized way can benefit retirees. You can attend this session on March 20, 2024 to learn for yourself.

Our Fabulous Instructors:

Jeffery Downer, Certified Financial Planner is the core of our Education Program. Without Jeff we couldn't do it! His basic theory is "no one strategy fits everyone, but education is where it starts". Those that are fortunate to work with him get undivided attention.

Nikole Mitchell is a Licensed Funeral Director and Embalmer for over a decade, and the Location Manager at Evergreen Washelli. She has a passion for education and helping families navigate their choices during challenging times. She's a wonderful addition!



Jeff Lanza, as an FBI Special Agent for over 20 years (now retired) he investigated cybercrime, fraud, organized crime, human trafficking and terrorism. He's written two critically acclaimed books and continues to lecture on the issues. We're proud to have him with us teaching these topics.

Scan here to register for any session on our website:

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Healthcare in Retirement

Final Wishes-A Discussion with a Funeral Director and Credit Union Manager

Planning PERS Retirement

Social Security Planning

Tax Planning Changes Through Four Stages

Transitioning to Medicare

Savvy IRA Planning

SnoCope Credit Union

2024 Financial Wellness Program

Fraud, Identity Theft and CyberSecur

PERS Retirement

Preparing for Retirement

Savvy IRA Planning

Healthcare in Retirement

Savvy Social Security

Understanding Life Insurance

Wealth Transfer Planning

Financial Wellness Program 2024

January 17, 2024 — Washington State PERS

Overview and Options of Retirement Benefits of the Washington State Retirement System

February 14, 2024 — Social Security Planning

What everyone needs to know to make the most of their social security retirement income. Whether you are a Baby Boomer or Generation X or Y, or a Millennial. You will find this presentation valuable and informative. This seminar will answer these questions: Will Social Security be there for me? How much money can I expect to receive? When should I apply for Social Security? How can I maximize my benefits? Will Social Security be enough to live on in retirement?

March 20, 2024 — Tax Planning Changes Through Four Stages of Retirement

Do you know how tax strategy changes through the four stages of retirement? It's harder than you think and it needs careful preparation. Retirees often don't understand how taxes work in retirement. But they're keenly concerned about the size of their tax bill each year. Learn what's involved in creating a retirement tax strategy. In retirement, your tax rate may vary widely over the years based on the timing and order in which you use different sources of money to pay for your living expenses. You want to apply the tax code in an organized and efficient way.

April 17, 2024 — Transitioning to Medicare

What Medicare is, who is eligible for it, and how you get it? Who needs to enroll in Medicare and <u>WHEN?</u> The two ways to have Medicare—and how to choose? What Medicare costs, and how to mitigate those costs through private insurance? How to start preparing for future healthcare costs?

May 7, 2024 — Fraud, Identity Theft & CyberSecurity

We at SnoCope have seen a drastic increase in fraud and account related cyber crime and want to give you the opportunity to learn ways to protect yourself, your finances and your family. FBI Special Agent Lanza will explain easy ways to: Guard your Social Security Account, Protect your credit reports, Avoid scams, Safeguard yourself from financial account takeovers, Shield yourself from wire fraud, Protect your computer, Prevent identity theft, Avoid home title fraud, Defend your devices and home systems.

May 15, 2024 — Preparing for Retirement

If you are trying to figure out how to retire and wondering how much money you will need for retirement, or when the right time to retire really is --- this seminar is for you. Often, retirement questions include our loved ones with whom we share our retirement income and our concerns about the greatest risks to our retirement. Learn how to invest for retirement and gain more control of your future plans. How do I want to retire? How much money will I need to retire? When is the right time to retire? Who do I share my retirement income with? What are the greatest risks to my retirement? How do I invest for retirement?

June 19, 2024 — Washington State PERS

Overview and Options of Retirement Benefits of the Washington State Retirement System

July 10, 2024 — Healthcare in Retirement

Are you prepared for retirement? Do you have a healthcare plan in place? The possibilities can be daunting, but planning ahead can make it easier. The Healthcare in Retirement workshop can help you prepare to take care of yourself during your retirement years. Specifically, we will discuss: Options for healthcare in retirement; The importance of advance directives; Paying for it.

August 21, 2024 — Savvy Social Security

What everyone needs to know to make the most of their social security retirement income. Whether you are a Baby Boomer or Generation X or Y, or a Millennial... you will find this presentation valuable and informative. This seminar will answer these questions: Will Social Security be there for me? How much money can I expect to receive? When should I apply for Social Security? How can I maximize my benefits? Will Social Security be enough to live on in retirement?

September 5, 2024 — Fraud, Identity Theft & CyberSecurity

Please see description on May 7, 2024

September 18, 2024 — Understanding life Insurance

What are the different types of insurance? How much life insurance do I need? What type of life insurance should I buy? Life insurance options/benefits? Jeff will answer all these questions for you!

October 16, 2024 — Wealth Transfer Planning

What is a wealth transfer plan? In most families, the needs and interests of family members overlap. Even if your money is separate, strategies need to happen for all. Do you need a caregiving plan established for your parents? Do you own a business, there's a lot to consider there.

October 29, 2024 — Final Wishes Conversations Facts You Should Consider: A Discussion with a Funeral Director and SnoCope's Branch Manager

A difficult discussion to have, but a necessary one – What happens when you pass on? A presentation hosted by a local Funeral Director that goes over the most common questions and concerns families have regarding what happens when you or a loved one passes, and a funeral needs to be planned. But she presents the information in a more pleasant manner with an upbeat theme at a better time in life when you can clearly think about matters. This is a lighthearted approach to a challenging topic with transparent, factual answers for the questions you and your family might face. Finishing the discussion, you'll here from the SnoCope's Branch Manager on what we, as a financial institution, need to have from the family when someone passes and the process we must follow legally when money is involved.

November 20, 2024 — Savvy IRA Planning

How does my IRA fit into my overall plan? When do I need to take withdrawals and how much do I have to take? Learn the rules for indirect and direct rollovers; IRA rollovers; the stretch IRA, Net unrealized appreciation transactions. You will learn the six different option your retirement plan funds; SECURE Act changes to IRA planning; when to leave assets in a company retirement plan; when to roll over an IRA; when to convert to a Roth IRA.

Certified Financial Planner, Jeffery Downer, teaches Snohomish County attendees about how long-term projections in Social Security can change your retirement picture. You can attend this session on February 14, 2024 to learn how best to navigate Social Security for yourself.