

## ABOUT US

As NEA MB-vetted Retirement Specialists, we provide HSTA members planning and advice for retirement needs. Our goal is to help you stay on track so that you can retire on time and achieve the lifestyle you've always desired for your retirement years. Based on your current financial goals and future retirement needs, we will develop a comprehensive financial plan for you. We will review your investment options, as well as help you determine how to help you analyze your income sources, such as ERS Pension and Social Security benefits, so that you can have clarity as you prepare for retirement.

## HELPING HSTA MEMBERS PLAN FOR RETIREMENT

Securities offered through Independent Financial Group, LLC (IFG). Member FINRA/SIPC. Advisory services offered through Shiraishi Financial Group Advisors, a Registered Investment Adviser. IFG, Shiraishi Financial Group Advisors, and NEA Retirement Specialists are unaffiliated entities.



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**nea** *Retirement  
Program*

**NEA RETIREMENT  
SPECIALISTS**  
HAWAII

# NEA RETIREMENT PROGRAM MEMBER BENEFITS

## Complimentary Consultation for Retirement Planning

- Do I have enough to retire?
- When can I retire?
- If anything should happen to me, how can I make sure my family is covered?

## ERS Estimates

- How do I know which ERS pension option is best for me?
- How much will my pension be?

## Social Security Optimization

- How do I make the most of my Social Security benefits?
- When is the best time to take out Social Security?

## NEA endorsed 403(b)'s

- How does my 403(b) compare to the NEA 403(b)?
- Does my 403b meet my needs?

## Portfolio Reviews

- Is my portfolio too aggressive, too conservative or just right?

## Advice on Budgeting

- How do I make a budget and plan accordingly?

# RETIREMENT SEMINARS AND WEBINARS

## 403(b)'s for the New Educator

This seminar covers the basics of investing and different types of 403b's offered in the State of Hawaii DOE, as well as the questions you should be asking of your financial advisor.

## All About 403(b)'s and Management

This seminar covers the different types of 403b's offered in the State of Hawaii DOE, as well as the questions that you should be asking of your financial advisor, and the differences between Strategic (passive) management and Tactical (active) money management.

## Are You on Track to Retire?

This seminar is geared to members in their 50's-60's and will focus on getting ready for retirement. We will discuss the State of Hawaii ERS pension and Social Security. In addition, we will cover retirement projections, various investment vehicles, the importance of the catch-up provision, risk tolerance and long-term care insurance. We will also include an introduction to Estate Planning (wills, trusts, probate, and legacy planning).

## Maximizing Social Security

This seminar covers the basics and rules behind Social Security. We will discuss topics such as: 1) why the Social Security filing decision matters, 2) how to manage the Social Security decision and determine the right filing strategy, and 3) how to integrate the Social Security decision into a comprehensive retirement plan.

## Planning Your Financial Journey

This seminar is geared to members in their 20's-30's. It begins with an introduction to the State of Hawaii ERS pension and Social Security Benefits. We will focus on setting financial goals, budgeting, learning about various investment vehicles, the importance of investing early, and an introduction to insurance. We will also cover which teachers might be eligible for the Student Loan Forgiveness Program.

# NEA MEMBER BENEFITS (NEA MB) SEMINARS AND WEBINARS

## NEA MB: Maximizing Your Paycheck- Utilizing Member Benefits

Make the Most of Your Union Membership. As a member of NEA you have access to 75+ programs and services developed specifically for members to save them time and money. Please join us to learn how to access these benefits via [www.neamb.com/start](http://www.neamb.com/start) and START saving now. All members welcome.

## NEA MB: Navigating Student Debt

Navigating the Student Loan Forgiveness Quagmire. Your union is working on several fronts to help with the student loan debt crisis in this country. We want to help you on a personal level to better understand these programs and to move you forward toward forgiveness. Please join us to learn the facts about the current federal loan forgiveness programs (including some of the changes currently becoming effective as part of new stimulus bill) and to gain access to the NEA Member Benefits Loan Forgiveness Navigation tool available at [www.neamb.com/start](http://www.neamb.com/start). Members with current federal loans welcome. Student members may also be interested.

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