

GUIDE TO FINANCIAL PLANNING

Financial Position

Investing

Estate Planning

Managing Risk

Retirement Planning

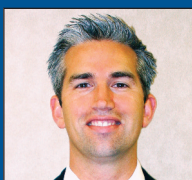
Taxes

*At Deseret Mutual, our purpose is **to improve people's health and financial well-being**. So to serve the financial side of the equation, as well as foster personal responsibility, we offer financial-planning workshops and consultations at no charge to you. Why? To educate you about our financial and insurance products, to help you evaluate your finances, and to set — and to help you achieve — appropriate financial goals.*

Economic uncertainties, record levels of personal debt, and numerous investment options call for financial prudence and educated decision-making. *We recognize the need for sound, financial advice.*

Our Financial Planners

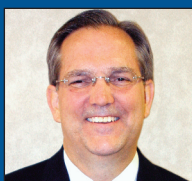
Unprecedented in the benefits industry, your employers, through Deseret Mutual, provide highly-trained and experienced financial planners, Certified Financial Planners (CFP®). These planners are available at *no cost* to you.



Shon J. Eckert
CFP®



Stephen A. Felsted
CFP®, MBA



Allen M. Hughes
CFP®, ChFC®,
MBA



R. Shane Stewart
CFP®, ChFC®,
MBA

Take advantage of what these planners have to offer.

Financial Education

Our financial planners will help you clarify your goals, gather information, analyze your situation, develop solutions, and take action. They are available to offer objective financial advice to help you plan for your future.

Please keep in mind these financial planners aren't selling a product. And they don't make any commissions. (Also they don't do tax preparation, legal document preparation, or place investments.)

Commitment.

Our financial planners are committed to:

- maintaining security and confidentiality
- educating you about sound financial principles and the benefits available from Deseret Mutual
- helping you take full advantage of your benefits
- helping you make informed financial decisions, including financial matters apart from your Deseret Mutual benefits
- acting as a resource to both you and your employer

**OUR SERVICES ARE AVAILABLE
AT NO COST TO YOU!**

**WE SIMPLY WANT TO HELP PARTICIPANTS OF
THE DESERET MUTUAL FAMILY
MAKE SOUND FINANCIAL DECISIONS.**

IMPROVING YOUR HEALTH AND FINANCIAL WELL-BEING

Consultations

Our financial planners are happy to schedule consultations at our Salt Lake City office or to conduct consultations by phone, email, or regular mail. Planners can also visit with you individually when traveling to conduct workshops.

These individual financial consultations are based on your needs and can focus on such things as investments, insurance, retirement, estate planning, and debt.

Please keep in mind that some preparatory paperwork may be required.

Self-help Tools

You may want information that our financial planners have either developed, they have found for you, or they are aware of. The Deseret Mutual website contains a wealth of information:



- Personal savings and retirement benefit information
- Thrift Plan account access
- Concept sheets, easy-to-use sheets on financial planning concepts, such as *Roth 401(k) After-tax Option*
- Strategy video clips such as *Thrift Plan Investing versus Outside Investing*
- Online presentations such as *Why Use a Flexible Spending Account*
- Suggested websites and readings such as *Provident Living: Family Finances* website
- Financial calculators such as the *Master Retirement Plan Calculator*
- Frequently-asked retirement questions
- Life Events, concise information for various events, such as *Disability*

Workshops

Employers sponsor Financial Planning workshops to deal with needs or concerns of their employees. Numerous topics are available or can be developed.



These workshops may be scheduled before, during, or after the workday. Typically the presentations are one hour.

Checklist



Visit Deseret Mutual's website at www.dmba.com. Log in, select the Education tab and then on the left of the screen under Education Options, open 1) Financial Planning and 2) Financial Calculators.

Look over the website and review the available resources and information.



Ask your employer if or when they are offering Financial Planning workshops; put them on your calendar.



Make an appointment with a Deseret Mutual Financial Planner by calling 1-801-578-5627 or 1-800-777-3622, ext. 5627.



Complete the *Data Gathering Worksheet*, found on the website. It will provide needed information for the planners so they can do a personalized financial plan for you.

FINANCIAL PLANNING at DESERET MUTUAL BENEFIT ADMINISTRATORS

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