

Participants learn practical approaches to making financial and money management decisions during a transition from prior employment, including how to develop an interim financial strategy. Szarka Financial advisors present information on topics ranging from taxability issues regarding unemployment benefits, interim health care coverage and evaluating sources of potential income to rollovers, penalties and 401(k) issues. This workshop assists participants to become better decision makers when challenged with the issues surrounding the financial aspects of a job transition.

This two-hour comprehensive, objective financial education program can be presented, *at no cost*, on-site or at our offices in North Olmsted.

Topics Discussed

Critical Decisions on Company Benefits

- Unemployment Benefits
- Vacation & Sick Day Payouts
- Interim Health Care Coverage

Maintaining Cash Flow During Transition

- Interim Budgeting
- Meeting Cash Flow Needs - Timeline
- Evaluating Sources of Potential Income
- Borrowing from Retirement Plans

Effects On Your Long Term Retirement Plans

- Measuring the Effects on Your Retirement Income
- Putting Your Retirement Plans Back on Track

Rolling Your Retirement Plan Assets

- Critical Decisions
- Rollover Options
- Tax Considerations
- Timing Issues

Taking Income From Retirement Plan Assets Before Age 59 ½ Without Penalty

- Planning Considerations
- Options Available
- Critical Tax Issues
- Investment Issues

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