



Financial & Estate Literacy, Inc.

Preventing financial abuse by educating seniors to take control of their **financial, estate, and charitable giving** decisions.



EDUCATE

The “**It’s Your Money**” and “**It’s Your Estate**” programs are each 6 weeks in length, 1 ½ hours per week designed to educate attendees about money management & estate planning while encouraging them to make a planned gift to a charity. Workshops begin every Spring and Fall.

IT’S YOUR MONEY

In our “It’s Your Money” program we teach attendees to: identify shady financial salespeople, understand the financial planning process (net worth, budget, goals and objectives, projection, investments), equity & fixed income investing, fiduciary versus suitability liability, how a Charitable Gift Annuity is different than a commercial annuity, etc. We discuss scams, including those involving charity. It seems the biggest fear for seniors is running out of money and we encourage the attendees to “run the numbers” so that they can feel more comfortable in gifting to family and to charity. One session is totally devoted to Long Term Care and dying.

IT’S YOUR ESTATE

In our “It’s Your Estate” program we teach attendees: Testamentary Wills, Probate, Powers of attorney, Advance Health Care Directive and Trusts. We spend sufficient time on charitable gift annuity, charitable remainder trust and Donor Advised Funds. We discuss practical issues such as who will be there if dementia sets in and who will be the caregiver. Death is discussed openly and often. The least discussed asset by attorneys is the IRA, Commercial Annuities and other Income in Respect of Decedent assets, which can be excellent tax wise gifts to charity. We have a session devoted to this subject. 70% of our attendees indicate they will update their estate plan because of the eight-week session.



CONNECT



GIVE

We protect the attendee by our rules and conduct: our financial presenters do not have a license to sell products and have a fiduciary duty to their clients, no speaker will get the attendee contact information and we DO NOT allow for profit sponsors.

ORANGE COUNTY

SPONSORSHIP OPPORTUNITIES

Newport Beach - Huntington Beach - Fullerton -
Mission Viejo - Costa Mesa - Irvine - Laguna Beach
Laguna Niguel - Brea - Orange - La Habra

GUIDELINES

Only not-for-profit organizations can be sponsors.

No speaker receives any attendee name or contact information.

No financial products are sold.

Financial or insurance professionals licensed to sell products are NOT invited to speak.

Attendees are not solicited by any charitable organization. Invited speakers disclose fees for their services.

Every charitable sponsor can speak for 3-5 minutes about the mission of the organization at every location once, and are welcome to attend all sessions.

BENEFITS

- Your sponsorship provides a twice a year opportunity to mail to donors 65 years and older, inviting them to the workshops. We encourage making a soft ask to include your charity in this letter, or e-mail blast.
- Donor attendance at the workshop series allows for trust to develop, and for financial and estate concerns to be addressed.
- Charitable sponsors are provided professional assistance with meeting a donor who requested information on income producing gifts, or including your charity in their estate plan.
- All workshop programs are conducted at community centers, senior centers, public libraries or charitable organizations.
- Based on our evaluations 99% of attendees have recommended the workshop series to others and attend more than once.
- Sponsorship allows your charity to have a viable planned giving program for \$3,000 a year.
- CAUTION: A planned giving program is not a one time event. Donors making a planned gift might take years before they make a decision. We encourage a multi-year commitment from sponsoring charities.



Workshop moderator **Peter Kote**
won the Financial Planning
Association's "Heart of Financial
Planning Distinguished Service
Award"

Please contact **Trevor Murphy** for more information

phone **949.463.1507**

email trevor@itsyourmoneyandestate.org



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COUNTY-WIDE 2 series - 6 weeks each - 11 locations - 132 sessions.....just **\$3,000** per year

1. Include organization's name in all press releases and on the workshop agenda.
2. Invite donors to "their workshop series" and a Planned Giving "special event" while asking donors to consider a gift to the organization through their will or trust
3. Display literature at each workshop
4. Receive contact information of the attendees (we recommend they be placed on your planned giving mailing and marketing lists). The organization's name will be on the evaluation sheet with the question "please circle those charities that you have included in your will or trust" and leads are passed on to the charity.
5. Receive a copy of each attendee evaluation and a compilation from each site. Those who set up a charitable trust are encouraged to include our sponsor(s) as charitable beneficiaries.

ONE-SEASON 1 series - 6 weeks each - 11 locations - 66 sessions.....**\$1,500** per series

ONE-LOCATION 1 series - 6 weeks - 6 sessions.....**\$500** per series



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FAQs

What makes these workshops/seminars different? Most financial and estate seminars that are available are the “free lunch or dinner programs”, designed to sell a financial product. If a charity conducts their own program, it is not perceived as educational and the cost, including staff time, is prohibitive. Financial & Estate Literacy, Inc. (FEL) provides pure education; our goal is meeting the needs of the attendee with the least amount of effort on the part of the sponsoring charities. Some issues covered are running out of money before the end of their life, understanding the importance of diversification, understanding the cost, fees and commissions involved in financial products, etc. FEL does not know of another program such as this that has multiple charitable sponsors; does not allow for profit sponsors; where attendees are not solicited by a charity or a speaker; do not allow speakers to have attendee contact information; and mandate that all speakers have a “fiduciary obligation” to their present clients. The speakers are asked to state such in writing under penalty of perjury, including how much they charge for their services. These workshops are pure financial and estate education without selling anything. Our only bias is to encourage charitable planning alongside their financial and estate planning,.

What do you offer in terms of Planned Giving? A planned gift should be part of a person’s overall financial and estate strategy. A person will not make a planned gift if they are concerned about running out of money before their death, or lowering their life style now in order to make a planned gift. The most used planned gift, no matter how sophisticated the person or the estate, is the simple bequest in a will or trust. Tax wise giving is encouraged and we augment all topics discussed with tax-wise charitable giving tactics that can be employed during life, or at death. Decisions about money are not always rationale; attendees are encouraged to stay in control of their own money. In a recent workshop series over 60 people requested a gift/income illustration – a start to the idea of making a planned gift. Gifts to charities are made because there is a belief in the organization’s mission, and when you include the idea of income and tax deduction, the cost is a lot more reasonable than they originally thought.

Who is your target audience for the workshop series? The target audience are retired folks 70 years and older; not professionals, “who are able to attend 8 classes”. This is what makes our program unique. There are two 8 week programs; a total of 16 weeks and our attendance grows as the weeks proceed! People really appreciate not being sold, and having a purely unbiased educational program opportunity. Indeed, we know of very few places where you can go and get financial and estate planning education without being sold a product.

Who do you use as financial speakers? In the “It’s Your Money” we only use “FEE ONLY FIDUCIARY” professional financial advisors who are not licensed to sell financial products. In the “It’s Your Estate” series we use attorneys who practice full time in the estate planning area are recruited as speakers; all speakers volunteer their time.

Do you have a website? Yes; we have all the sessions videotaped and additional articles and outlines for attendees to review. www.iyme.org



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