



InVida Financial Network will be presenting an educational workshop that includes valuable information and advice about our retirement system and how educators can maximize their state and federal benefits and entitlements. They will be available to meet with anyone that is interested in learning more about TRS and the steps of having a successful and enjoyable retirement after a career in education.

The leadership team at InVida FN are retired and former educators and as a result they genuinely understand the needs of educators. Their executive leadership team consists of retired Superintendents and Administrators.

Their goal / objective is to help educators better understand the basics of TRS and Retirement Readiness... regardless of the number of years of service you have in education.

The steps to having a **Successful and Enjoyable Retirement** will be covered during an appointment, with emphasis on the following items:

- ✓ The TRS formula for determining your lifetime TRS annuity/pension...
- ✓ Projecting your TRS benefits and projecting your TRS shortfall / income gap...
- ✓ Causes of a retirement shortfall / income gap in TRS...
- ✓ Reducing or eliminating the TRS shortfall and the gap in retirement income...
- ✓ Creating a financial plan for investment and saving strategies that address your needs and the TRS shortfall...
- ✓ Projecting the year you can retire with financial security...
- ✓ Understanding the integration of TRS and Social Security...
- ✓ Buying back service credits and claiming unreported service...
- ✓ Strategies for transferring your TRS benefits to your children...
- ✓ College funding...
- ✓ Student loan forgiveness...
- ✓ The value of investing early

To schedule a free consultation appointment, please contact Becky Hilburn at (903) 748-0896 or at beckyhilburn@rocketmail.com

“Teaching Financial Wellness to Educators”

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