Financial navigation
to help you reach your
LIFETIME AND LEGACY GOALS.

CREATIVE
financial group
EDUCATOR'S
planning team

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POTTSTOWN SCHOOL DISTRICT
SCIENCE INDUSTRY ART
POTTSTOWN PENNSYLVANIA

CREATIVE
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Planning Resources

Estate Planning
Wills, trusts, beneficiary designations

Investor360
Web based technology to view all your accounts in one spot

Investment Analysis
Understand what you are paying in fees and how those investments have performed

Health Care
How will medical costs play into my planning

Risk Management
Review your insurance needs to ensure the right amount of coverage. Life Insurance, disability insurance, long-term care insurance

College Funding
How to save tax efficiently for children or grandchildren's education

Employee Services

Pension Analysis

- Run a custom PSERS estimate based on your goals
- Evaluate your payout options
- Should I take a lump sum?
- Pension Max strategies

Social Security

- When should I take my Social Security?
- How do I maximize Social Security?
- Provide assistance reading your Social Security statements
- Collect and defer strategies for husband and wife

Retirement Plan 403(b)

- Am I saving enough outside of my Pension and Social Security?
- Retirement plan options through Pottstown Retirement Plan
- Evaluation of the different providers
- 403(b) vs. 457 plan
- Roth vs. Traditional