





You have access to all the great financial well-being resources on MMA Prosper $\operatorname{Wise}^{\operatorname{SM}}$.

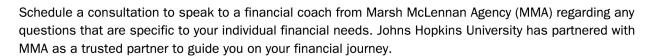
Once you sign up you will gain access to explore videos, calculators, articles, tools and courses all from your dashboard.



To get the most out of MMA Prosper WiseSM we recommend you sign up and take the Financial Well-being Assessment, it only takes 5 minutes!

Common Retirement Pitfalls

Retirement planning can be challenging, and it's easy to stumble along the way. Common pitfalls include relying too much on Social Security, saving too little, carrying debt, or overlooking healthcare costs. By recognizing these risks, you can take proactive steps toward a secure and fulfilling future.







Saving for Retirement at Any Age

It's never too early—or too late—to begin. The sooner you start saving, the more powerful compounding becomes, but even later in life steady contributions can help you close the gap. Whether you're at the beginning of your career or nearing retirement, small steps today can build long-term financial security.



Planning For Retirement

This course offers guidance on long-term financial management, as well as an overview of the many retirement account options available from different sources. Finally, it gets personal with a detailed financial assessment to help you evaluate the actions you'll need to take to meet specific figures and ensure a comfortable retirement.



What you'll learn

- The importance of planning early for
 retirement
- How compound interest works
- Unique qualities of retirementspecific accounts
- Types and benefits of employersponsored retirement accounts
- Common pitfalls in retirement planning
- The time value of money

- Various financial vehicles to help save for retirement
- The role of asst allocation in retirement planning
- Types and Benefits of individual retirement accounts
- Evaluate your own retirement readiness
- What to do if your retirement is on or off-track

Financial Well-Being Webinar

Budgeting for Success: Debt & Savings Strategies

Budgeting and emergency funds are the foundation of personal finance. It's tough to accomplish other goals without these two skills. In this webinar we will discuss:

- 1. Strategies to optimize your budget
- 2. Identifying good debt vs bad debt
- 3. How is your personal cash flow?
- 4. How to achieve your emergency fund goal
- 5. How much should you have in an emergency fund?



Scan to register for the webinar

Talk to an MMA Financial Coach

Book a virtual coaching session with one of our experienced, licensed, and friendly financial coaches. Our sessions are unlimited and available to you and your household members. Click below and get started on your path to financial wellness.

Schedule Appointment

