### Now you can get real world financial education...in real time

#### Spending within your means

**Inside Money: Managing income and debt**  
Discover how to help make your money work harder by using your cash flow more effectively, developing good saving habits and better managing debt.

#### Saving for life's milestones

**The Starting Line: Why and how retirement saving should begin now**  
See the real effect of time on money, learn how to plan for retirement, find additional ways to save and prepare your balance sheet for retirement.

**The 411 on 529 college savings plans**  
Learn all about how 529 college savings plans work and how to invest in one for a child, grandchild, yourself or other loved one.

#### Planning for today and tomorrow

**Tomorrow in Focus: Saving for your ideal retirement**  
Crystallize your retirement goals, see how to help save for a 30-year retirement, put time on your side, and discover the essential features of retirement investments.

**Equally Prepared: Financial planning for the LGBT community**  
Learn about the specific challenges faced by the LGBT community—both financial and legislative, even with the U.S. Supreme Court's marriage equality ruling—and potential solutions to address them.

**Demystifying life insurance**  
Life insurance can play a critical role in your financial plan. Learn how much you may need, what types exist, how much it costs and much more.

**Charitable giving as part of your estate plan**  
One of the greatest rewards of hard work is being able to share it with others. Learn how to make your favorite charities part of your estate plan, what assets you may want to give and how to disburse them.

**Gaining Insight: Navigating debt consolidation and understanding the mortgage process**  
Understand how to manage and consolidate debt, and get a primer to help make the mortgage process easier to navigate.

**Charting Your Course: A financial guide for women**  
Understand the financial challenges unique to women, as well as get tailored approaches to saving for retirement, goal setting, evaluating your financial health, and tips to help your money work harder.

**Halfway There: A retirement checkpoint**  
Give yourself a mid-career financial checkup to evaluate your current savings, formulate a plan to help pursue your savings goals, and manage competing financial priorities.

**Dismantling myths about annuities**  
Annuities are commonly misunderstood financial products in the marketplace. Get insights to give you a better understanding of their unique characteristics so you can determine if they should be part of your overall financial plan.

**A practical guide to estate and financial planning**  
Learn about tax and financial planning strategies to help improve cash flow in retirement, as well as tax-wise approaches to legacy wishes.

**Planning for diminished capacity and illness**  
Learn about the important documents you should consider putting in place, as well as the various options, including funding, for long-term care.
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