

ÉGALITÉ SEATTLE BY GREG EPPICH MSLGROUP



Financial planning is for everyone, but members of the LGBTQ community face some unique – and quickly shifting – considerations. There’s a lot of good news lately, thanks to the steady expansion of our civil rights.

Still, even good news can have an unexpected impact on our finances, making it important to stay alert to opportunities to secure and optimize our financial futures. That’s why Égalité Seattle and its allies gathered recently to benefit from some expert financial planning advice.

On Wednesday, May 13, Money Management Educators (MME) presented a financial workshop designed to address the evolving planning considerations for the LGBT community, many applicable to all employees.

Since 1989, MME has been providing interactive seminars for corporations across the United States – both large and small. Staffed with volunteer instructors, MME is an ‘education only’ nonprofit company, passionate about financial wellness education. Its instructors aim to teach people how to take ownership of their financial future.

“We were so excited to be invited to speak with such a diverse group, and even more so once we got a feel for just how engaged the group was and how much they took our information to heart,” said Aaron Leland, one of MME’s Volunteer Financial Educators. “It is such a great use of our time when we know so clearly that we are making an impact.”

During the workshop, Hallie Eads Spies, another MME volunteer, shared several tips on how to get started on the journey to financial success. Below are five of the more manageable tips you can do right now.

MME’s Top 5 Tips for Financial Success

- 1) **Know Your State Marriage Laws:** This is especially important for the LGBTQ community. In a rapidly changing environment, state law can still have a large impact on your financial planning.
- 2) **Set a Solid Financial Foundation:** Adequate liquid savings, proper life insurance planning and estate planning documents are a few of the things that keep your financial house standing throughout your life.
- 3) **Tax-diversify Your Retirement Savings:** All of your 401k will be taxed in retirement, so it’s smart to have other (tax-free) sources of income for the most efficient retirement distribution plan.
- 4) **Have an Estate Plan (or update your old one):** This doesn’t only apply to “wealthy” people – it’s your Will, Powers of Attorney, Guardianship instructions and the like.
- 5) **Work with Someone:** Find an advisor whom you feel you can work with for a long time. They will help you track, update and keep you from making financial mistakes when they are most critical.

About Money Management Educators

With chapters in many U.S. markets, MME provides its educational services for free. MME's group seminars and individual employee education sessions inspire employees to implement real change in their lives through a better understanding of time-tested wealth accumulation and protection principles and how these can impact their overall health and well-being.

The organization exists to promote personal and family security through financial wellness education. MME aspires to be the premier resource for objective information and innovative ideas for its corporate clients and their employees. Their sessions are strictly educational and practical with no specific products or companies being mentioned, recommended or endorsed.

For more information about Money Management Educators, visit: <http://www.mmeducators.org/>.

To be added to Égalité Seattle's distribution list, email me at greg.eppich@mslgroup.com.

Neither Publicis Groupe nor Égalité dispenses financial advice to employees who need to exercise their own judgment based on thorough research of their own.






Hallie Eads Spies, one of MME's Volunteer Financial Educators, led Égalité Seattle's first financial planning workshop on May 13.

Égalité Workshop: Financial Planning for LGBTQ and Allies
Please join Égalité Seattle and MME Money Management Educators for a free, hour-long financial workshop. This session is designed to address the unique and evolving planning considerations for the LGBTQ community, while providing a solid foundation for proper long-term planning for all (including our LGBTQ allies).

When: Wednesday, May 13, 2015
Where: Living Room, 7th Floor
11:45am - 1pm
Lunch Provided - RSVP required!

To join and RSVP or any questions reach out to:
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Poster announcing Égalité Seattle's financial planning workshop.