

Financial success rarely happens by accident.

Charting a course and achieving your goals begins with understanding your options and the variables which may impact outcomes. In this series of four seminars, we plan to help lead you toward success.

Sessions can be attended as a whole or you can pick and choose the session(s) that fit your needs. Either way, you will be trained by experienced professionals who will also be available to you afterward to answer questions.



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Financial literacy is the crucial knowledge needed to make responsible decisions.

These decisions are integral to our everyday lives.

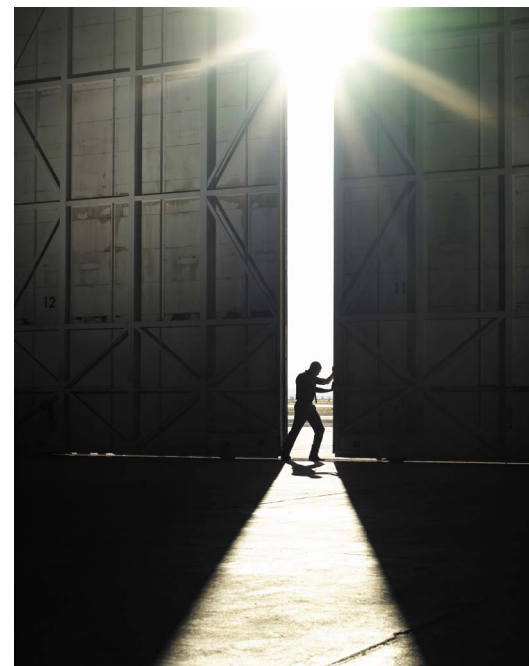
Studies have shown that people with high financial literacy and a well developed plan have significantly reduced their financial stress. Everyone can benefit from these seminars, don't take your knowledge for granted.

[www.NationalLife.com/NLGateway](http://www.NationalLife.com/NLGateway) or visit **NLGateway to Financial Literacy** on **National Life TODAY**.

**To register for any or all of the seminars:**

click on the NLGroup University icon on NL TODAY, choose Events Calendar from the Learning drop down menu along the top tool bar, go to the date of the seminar you want to sign up for, and click on the session to register.

If you have any questions about these programs, please reach out to the instructor.



Four seminars, presenting a holistic, comprehensive, A to Z financial education program. Providing the knowledge you need to take control of your financial success.

[www.NationalLife.com/NLGateway](http://www.NationalLife.com/NLGateway)

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# Schedule of Seminars

## Financial Fundamentals

### VERMONT

Wednesday, June 6 — 12 to 1 — Thrush  
Friday, June 8 — 8 to 9 — Thrush

### TEXAS

Wednesday, June 13 — 12 to 1 — Lone Star  
Friday, June 15 — 8 to 9 — Rio Grande

## Investing for Retirement

### VERMONT

Wednesday, July 18 — 12 to 1 — Thrush  
Friday, July 20 — 8 to 9 — Thrush

### TEXAS

Wednesday, July 25 — 12 to 1 — Lone Star  
Friday, July 27 — 8 to 9 — Rio Grande

## Financial Risk Protection

### VERMONT

Wed., August 15 — 12 to 1 — Thrush  
Friday, August 17 — 8 to 9 — Thrush

### TEXAS

Wed., August 22 — 12 to 1 — Lone Star  
Friday, August 24 — 8 to 9 — Rio Grande

## Estate Planning

### VERMONT

Wed., September 12 — 12 to 1 — Thrush  
Friday, September 14 — 8 to 9 — Thrush

### TEXAS

Wed., September 19 — 12 to 1 — Lone Star  
Friday, September 21 — 8 to 9 — Rio Grande

## Financial Fundamentals

Learn to identify the Roadblocks to Financial Success, while also discovering the Keys to achieving Financial Success. This interesting and informative seminar will cover the core financial concepts that help all of us manage our day-to-day finances, as well as our long-term plans for retirement.

INSTRUCTOR:  
**R. Lou Martinez**, Senior Business Development Associate, and a Registered Representative and Investment Adviser Representative of Equity Services Inc. (Ext. 7457)

ASSISTING AGENT IN VERMONT:  
**Starr Barnum**, Registered Representative, Investment Adviser Representative, ESI  
802-324-3831 • BarnumV\_Starr@nlgrouppmail.com

ASSISTING AGENT IN TEXAS:  
**Carlos J Lugo**, Managing Director  
551-497-8522 • Lugo\_Carlos@nlgrouppmail.com

## Investing for Retirement

Most Americans are not saving enough for retirement. Even if we have a practical understanding of investments, we tend to think of others first and forget to take care of ourselves. Learn the advantages of a company-sponsored 401(k) plan and other investment options. Learn how to invest your money, and how you can customize plans to meet your needs.

INSTRUCTOR:  
**Jeff Wood**, Senior VP, Business Development and Advisory Services and Registered Principal at Equity Services, Inc. (Ext. 7489)

ASSISTING AGENT IN VERMONT:  
**Jan Knutsen**, Registered Representative  
802-279-1910 • knutsen\_jan@nlgrouppmail.com

ASSISTING AGENT IN TEXAS:  
**Darrell W Amsden**, CLU, ChFC  
Registered Representative, Investment Adviser Representative, ESI  
214-244-3495 • damsden@nlgrouppmail.com

## Financial Risk Protection

It is important to protect yourself, your loved ones and your retirement nest egg. Learn the basics of life insurance and annuities along with different types and uses of each. As we tell our customers, life insurance is more than just a death benefit and an annuity can help ensure you don't outlive your retirement income. Find out how you can make insurance and or annuities work for you.

INSTRUCTOR:  
**Dan Randall**, Vice President of Product Management and a Registered Representative and Investment Adviser Representative of Equity Services, Inc. (Ext. 7166)

ASSISTING AGENT IN VERMONT:  
**Starr Barnum**, Registered Representative, Investment Adviser Representative, ESI  
802-324-3831 • BarnumV\_Starr@nlgrouppmail.com

ASSISTING AGENT IN TEXAS:  
**Carlos J Lugo**, Managing Director  
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## Estate Planning

Estate Planning is not just for high net worth individuals. It is for anyone who owns personal property. Learn how estate planning can help you establish and plan who will get what property, and how it will help should you find yourself in a situation where you may no longer be able to care for yourself or are unable to make decisions for yourself.

VERMONT INSTRUCTOR:  
**Matt Ryan**, Director, Advanced Sales Attorney (Ext. 3543)

ASSISTING AGENT IN VERMONT:  
**Meredith Augustoni**, CLU, ChFC  
Registered Representative, Investment Adviser Representative, ESI  
802-522-2684 • augustoni\_m@nlgrouppmail.com

TEXAS INSTRUCTOR:  
**Desiree Day**, Advanced Sales Specialist (Ext 9229)

ASSISTING AGENT IN TEXAS:  
**Darrell W Amsden**, CLU, ChFC  
Registered Representative, Investment Adviser Representative, ESI  
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### Become Financially Fit and Physically Fit

Attend all four sessions and you will receive a Financially Fit certificate and will be entered to win a FitBit Alta 2 with Heart Rate Activity Tracker + Heart Rate Monitor.

✧ Four FitBits will be awarded! ✧

Securities and investment advisory services are offered solely through registered representatives and investment adviser representatives of Equity Services, Inc. (ESI)