



2019 Free Workshop Schedule—working

Workshops start at 6:00 p.m. and are held at the East Bend Conference Room *except where noted differently*. Call (541) 382-1795, email info@midoregon.com, or visit the Financial Workshops page at www.midoregon.com to reserve your seat. Refreshments will be served.

- March 12
Tuesday
- Build a Basic Budget: The Five-Step Spending Plan**
Wondering where your money goes? You're not alone. Join Mid Oregon's Catherine Christie as she helps you to develop a personal spending plan—not just a budget— that you can live with. Regain control and achieve your financial goals!
- March 28
Thursday
- Organize Your Financial Records**
Learn tips for getting and staying organized! Determine what documents to keep and how long to keep them, what to shred, and the best way to store various kinds of records. You'll also discover some helpful organizing tools. Presented by Riki Strong, Mid Oregon HR/Training Coordinator.
- April 4
Thursday
- How to Weather A Bear Market (Hosted by JC Hallman, Mid Oregon Financial Services Representative)**
What is a bear market, and how do you ride it out? This seminar covers how behavioral finance affects decision-making, why overreaction to a market change compromises long-term financial goals, and how you can prepare now to weather a bear market.
Some products discussed in this seminar are annuities and are sold by prospectus. Annuities are long-term insurance products designed for retirement purposes. Many variable annuities offer four main features: (1) a selection of investment options, (2) tax-deferred earnings accumulation, (3) guaranteed lifetime payout options, and (4) death benefit options. Before investing, you should consider the annuity's investment objectives, risks, charges and expenses. The prospectus contains this and other information. Please read it carefully. To obtain a prospectus, contact your advisor, log onto membersproducts.com, or call 888.888.3940. This workshop is educational only and is not investment advice. If you need advice regarding your financial goals and investment needs, contact a financial advisor. MEMBERS Insurance & Investments and MEMBERS are marketing name for the products, services and programs offered by CMFG Life Insurance Company (CMFG Life) and MEMBERS Life Insurance Company (MEMBERS Life) and other leading carriers. MEMBERS® is a registered trademark of CMFG Life. CUNA Mutual Group is the marketing name for CUNA Mutual Holding Company, a mutual insurance holding company, its subsidiaries and affiliates. Investment and insurance products are not federally insured, may involve investment risk, may lose value and are not obligations of or guaranteed by any depository or lending institution. Securities sold, advisory services offered through CUNA Brokerage Services, Inc. (CBSI), member FINRA/SIPC, a registered broker/dealer and investment advisor. CBSI is under contract with the financial institution to make securities available to members. Not NCUA/NCUSIF/FDIC insured, May Lose Value, No Financial Institution Guarantee. Not a deposit of any financial institution. CUNA Brokerage Services, Inc. is a registered broker/dealer in all fifty states of the USA. MGA-2079714.1-0418-0520
- April 9
Tuesday
- Buying A Home in Today's Economy**
This workshop is perfect for anyone thinking of buying their first—or next—home in the coming year. Presenter Kevin Tucker (NMLS 881486) of Arbor Mortgage will cover the basics of qualifying for a home loan, how to manage any credit issues, types of loans available, and even zero-down loan options. (Arbor Mortgage Group, NMLS #91027)
- April 11
Thursday
- Understanding the ABCs (and Ds) of Medicare**
Do you wonder what the difference is between Medicare Part A, Part B, Part C, and Part D? We invite you to learn more about who is eligible for Medicare, what is covered, what is not covered, and the enrollment timelines. We will also explore the differences between Medigap plans and Medicare Advantage plans. Presented by Emily Carrick, Medicare Sales Executive at PacificSource. *This workshop is provided for educational purposes only and is not a sales presentation.*