

# Let's talk about money

A Financial Literacy program to use with your clients

Many clients don't have the money talk with their families — spouses, children, or parents. Not because they don't want to, but they don't know where to start. That's why we created our Financial Literacy program. It's a way to help clients talk about — and tackle — key money matters throughout their financial journey using easy-to-understand concepts.

## Important money matters in three key phases

### Accumulating

How to get started, investing basics, and key decisions.

#### Investing

- The importance of time
- Minimizing taxes
- Eight tips

#### Spending

- Bad vs. better debt
- Protecting your credit score
- Measuring opportunity cost

#### Family matters

- Getting married
- Having a baby
- Buying vs. renting



### Protecting

How to insure risks to financial wellbeing.

#### Estate planning

- Healthcare directive
- Power of attorney
- Life insurance
- Wills/trusts
- Long-term care

#### What to insure

- Life
- Property
- Medical
- Disability
- Business

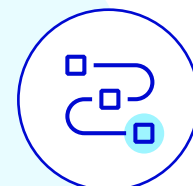


### Distributing

How to leave a meaningful legacy.

#### What matters

- Focus on values
- Guide and support family members
- Structure inheritances



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# Start talking

Ready to help clients with the money talk? Contact your Invesco consultant.

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## Good reasons to start now

Help make sure your clients do better than these stats.

**3.7%**

**Personal savings rate**

Source: Bureau of Economic Analysis, 1/26/24.

**25%**

**Percentage of yearly income wasted on little expenses**

Source: Bureau of Labor Statistics, 12/31/22.

**68%**

**Percent of Americans without a will**

Source: 2024 Wills & Estate Planning Study, Caring.com, 12/3/23.

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