Halliday Financial

Educational Seminar Series

Started in 1982 by a college chemistry professor, Halliday Financial was created to address the financial future of the education sector. Since then, Halliday has been successful at enriching the financial lives of the higher educational community. For over 30 years Halliday Financial has emphasized its commitment to education through its popular and informative Seminar Series. We believe that knowledge is an important step to reaching your financial goals and objectives. Our seminars provide an educational service to our community empowering attendees with the knowledge necessary to take charge of their financial future.

With three offices in key locations, Halliday Financial is dedicated to applying creative strategies to the diverse financial objectives of our clients. Halliday Financial provides important services such as retirement planning, college fund planning, life and health insurance and saving arrangements to accomplish major goals. Through a customized, long-term plan and a broad universe of financial products at its disposal, our clients benefit from the knowledge that we understand where they want to go and have what it takes to get them there.

Clifton Park 4 Executive Park Dr., · Clifton Park, NY 12065 · 518.463.2200
Long Island 725 Glen Cove Ave · Glen Head NY 11545 · 516.671.1099
Sarasota 1577 Fruitville Rd., · Sarasota FL 34236 · 941.296.0124

Popular Seminar Topics

These courses are strictly educational and there will be no solicitation on any specific investments. All instructors are Licensed Financial Advisors with Halliday Financial. To learn more about course topics, please feel free to call us at 800-786-1598 or contact us on our website at www.HallidayFinancial.com.

Understanding Stocks, Bonds, & Mutual Funds

Since its inception, Halliday's flagship course has been attended by thousands. Learn the basics from our investment professionals on the staples of the modern portfolio: stocks, bonds, and mutual funds. This course outlines the differences between these various types of investments, so you can best determine the right ventures for you. Learn about how proper asset allocation can lower your overall risk and increase your return. Track and monitor your investments with confidence as you plan for your financial future.

Pre-Retirement Planning

This educational seminar is geared to answering important pre-retirement questions for the baby-boomer generation and also to making sure they are asking the right questions. This course will discuss the primary shift in investment strategy from accumulation to preservation and distribution. Additional topics include asset protection and control, required minimum distributions (RMDs), health care, and tax management of distributions and estate. Most are mentally prepared for retirement but are you financially ready as well?

Creative College Savings

688%! According to the Bureau of Labor Statistics, that is how much college tuition costs have increased since 1983 - faster than any other household expense in recent decades! Let's take a look at different strategies that can help you save towards your child's college future. We will explore the formula used to calculate financial aid eligibility, and the roles that different investments play when determining how much aid you will receive. This course will also discuss the 529 College Savings Plans. Great for parents and grandparents!

Maximize Your Social Security Benefits

A few key decisions can make a big difference in the amount of your social security benefit. Attend our hands-on workshop and learn strategies to get the most money from Social Security and other retirement sources. Learn how to plan for and minimize taxes and other costs during retirement, as well as how to wisely grow and protect your retirement income. This session will cover key Social Security choices, such as individual and spousal options and when to take your benefit, as we explore simple steps to maximize your money. We will also give limited attention to Medicare and health care costs and choices. Join us before you make final decisions that may not be able to be reversed.

Building Inevitable Wealth: Basic Guidelines for Financial Freedom

In this course you will learn the principles of long term equity investing. The goal of most investors is to reach a point of financial freedom and have the confidence to live comfortably without needing to maintain employment. This does not come easy but this course is designed to empower you, as an investor, to make smart decisions in the pursuit of growing your nest egg and how to maintain it. We will provide time tested ways to identify and avoid Investor bias and emotional reactions to market movement. There are no shortcuts to *Inevitable Wealth* but knowledge and discipline can make this goal into a plan.

Additional Halliday Seminar Topics*

Multigenerational Financial Planning • Tax Efficient Planning Procedures • Retirement Income Planning: Creating a Personal Pension Plan • Women in Investing

*Additional topics to be available as Halliday continuously expands its educational model.