

Ready-to-use seminars for your clients

Financial representatives know that the best clients are those with an understanding of the issues. That's why, at Putnam, we have developed a series of seminars that speak to the most important issues and investment topics facing investors today, from college planning to retirement and estate planning.

Putnam's series of client seminars offers you the opportunity to provide an additional level of value to your clients. From compliance-approved invitations to scripted presentations, you'll have everything you need to give a great seminar. And with the help of your Putnam consulting team, you'll find it easier than ever to organize a high-quality seminar from start to finish.

Social Security: Five things you need to know

With the decline of guaranteed income sources like private pensions, Social Security is an increasingly critical component of a comprehensive and sustainable retirement income plan. Unfortunately, many Americans have limited understanding of how Social Security works and often make inadequate choices when claiming retirement benefits. This seminar examines the key risks retirees face — longevity, inflation, and market volatility, for example — and highlights how Social Security can help address these risks. Lastly, the presentation highlights five important issues individuals and couples may want to consider before making important decisions around Social Security.

Tax strategies for the current landscape

From recent changes due to the Tax Cuts and Jobs Act (TCJA), CARES Act, and the SECURE Act to the risk of higher taxes in the near future, taxpayers face challenges in managing their current tax bill while planning for an uncertain future. This seminar examines key income and estate tax planning strategies including maximizing the use of deductions, taking advantage of (current) lower tax brackets, and finding efficient means of transferring wealth.

Navigating the road to college

Planning for college is clearly one of the most overwhelming tasks families typically face, considering soaring tuition costs, complexity around the financial aid process, and understanding what steps students need to consider in applying and being accepted into the right school. This seminar addresses these key issues through an in-depth discussion of financing college education, following a student "action plan" during high school, and planning considerations to make the most of college savings.

Putnam's series of client seminars offers financial representatives the opportunity to expand their clients' investment knowledge on a range of timely topics.

A complete list of seminar resources is available at putnam.com/advisor/client-seminars/.

For additional information on how Putnam's client seminar program can help you build your business, please contact your consulting team at 1-800-354-4000.

Wealth planning strategies for business owners

While focusing on the daily demands of running a company, business owners may neglect critical financial planning needs that can affect their current and future financial livelihood. This seminar explores four key areas of focus for financial planning — tax considerations, saving for retirement, shielding assets from potential creditors, and planning for succession.

Empower, elevate, achieve: Financial guidebook for women

Women control roughly 51% of personal wealth in the United States and are increasingly in charge of financial decision-making and investing. At the same time, they face specific challenges to financial planning, including longevity and earnings inequality. Speak directly to your clients about these unique challenges and opportunities and ways they can work with you moving forward.

Strategies to safeguard your wealth

Investors who have accumulated significant wealth through investments, retirement savings, real estate, and businesses should consider ways to protect those hard-earned assets from a lawsuit, civil claims, or bankruptcy proceedings. A thoughtful asset protection plan can help maintain a standard of living and preserve the ability to pass assets to heirs and/or charitable organizations. This workshop explores a range of strategies to help safeguard wealth with insurance and retirement plans, and the establishment of legal structures such as LLCs and trusts.

Strategies for a sustainable income in retirement

As boomers move toward retirement, they face new challenges — from rising health care costs to sustaining assets in retirement. This presentation discusses strategies to help fund a successful retirement, including asset allocation and risk management.

Growing your business with social media

Creating or elevating your LinkedIn presence can help you in your efforts to generate revenue through social media. This seminar explains how to establish and optimize a profile that can help build your brand to attract prospects. Attendees will learn best practices for developing and growing their network and how to retain assets across multiple generations.

Planning for health care in retirement

With more baby boomers retiring and life expectancies increasing, health care costs in retirement are consuming a greater portion of household income. In fact, lifetime retirement health care costs for a 65-year-old healthy couple retiring this year will exceed \$250,000. This presentation explores trends in health care spending, provides details on navigating Medicare, and presents actionable planning strategies.

Using today's wealth for tomorrow's goals

Wealth management refers to a multifaceted approach to accumulating wealth, preserving wealth, spending down wealth, and passing wealth on to heirs. This seminar explores specific wealth management strategies to help with funding college education, preserving wealth by applying tax-smart techniques, planning for income in retirement, and transferring wealth efficiently.

LinkedIn for students and young professionals

In the age of technology, having a digital presence can open the door for new opportunities. LinkedIn is the ideal platform for students and young professionals as it has over 500 million users and houses over 10 million job posts. This presentation explores how to optimize your profile to be seen by recruiters, how to use search techniques to find educational or career opportunities, and how to navigate the “Jobs” search feature of LinkedIn.

LinkedIn for job seekers

LinkedIn is the world's largest professional network with over 500 million active users. Whether you are looking to explore your options or seeking new employment, LinkedIn can help you uncover opportunities. This presentation discusses how to optimize your profile to be seen by recruiters, how to use advanced search techniques, and how to navigate the “Jobs” search feature of LinkedIn.

Preventing identity theft and cybercrime

This 30-minute presentation is filled with best practices and tips to protect yourself from identity theft and cyber-security threats. Attendees will leave with actionable items they can implement to better protect their sensitive and personal information.

Finance fundamentals

Grow your value to the households you serve by educating their loved ones on the foundations of finance. Explore topics such as what is investing, the history of the stock market, and the fundamental principles of investing. This seminar is great for all ages, from grade school to young adults

Investing involves risk, including the loss of capital. For informational purposes only. Not an investment recommendation. Please note that some materials may not be available for use at all firms.

Your clients should carefully consider the investment objectives, risks, charges, and expenses of a fund before investing. For a prospectus or summary prospectus containing this and other information for any Putnam fund or product, call the Putnam Client Engagement Center at 1-800-354-4000. Your clients should read the prospectus carefully before investing.

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Putnam Retail Management

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