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## **Inside Money: Managing income and debt**

Discover how to help make your money work harder by using your cash flow more effectively, developing good saving habits and better managing debt.

**November 8 at 3 p.m. (ET), 2 p.m. (CT), 1 p.m. (MT), 12 p.m. (PT)**

## **The power of savings**

Whether you're the kind of person that lives and spends in the now or plans for what's ahead, there are always ways to save smarter. You'll learn a number of strategies for better managing your money so you have the knowledge and confidence to pay your bills, save for a rainy day, and achieve any larger financial goals you've set for yourself.

**November 9 at 3 p.m. (ET), 2 p.m. (CT), 1 p.m. (MT), 12 p.m. (PT)**

## **Financial housekeeping for now and later**

Get insights into your current financial situation and learn some practical steps you can take to help position yourself for future success.

**November 10 at 12 p.m. (ET), 11 a.m. (CT), 10 a.m. (MT), 9 a.m. (PT)**

## **Money at Work 2: Sharpening investment skills**

Feel more secure in your savings strategy by verifying you're on the right track. And if you're off track, know what adjustments you need to make. Learn how to plan your investments and hold on to as much of your nest egg as possible.

**November 10 at 3 p.m. (ET), 2 p.m. (CT), 1 p.m. (MT), 12 p.m. (PT)**

## **Lifetime Income: Marketproof your retirement**

You diversify your investment portfolio before retirement to help offset risk. A similar strategy can help see you through retirement. Learn how creating a diversified income plan—one that uses a combination of income sources and includes annuity income that's guaranteed for life—can help reduce the risks you may face in retirement and ensure you have income that never runs out.

**November 16 at 3 p.m. (ET), 2 p.m. (CT), 1 p.m. (MT), 12 p.m. (PT)**



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