

# Financial Planning Resources

- [The Personal Finance Center](#)
- [Financial Management Seminars](#)

## *The Personal Finance Center*

The Personal Finance Center offers the following services:

1. Advantaged Individual Retirement Accounts (IRAs) through *Harrisdirect* and TD Waterhouse. These IRAs are designed to help you save for retirement and to accept roll over contributions. Going through the Personal Finance Center means you'll pay no sales loads for most traditional funds (with limitations).
2. AdvisorConnection: You can be referred to a local financial advisor researched and approved by the Personal Finance Center. Once you are referred to an advisor, you pay the advisor's fees.
3. 529 College Saving Plans: You have access to tax advantaged plans that can be used to save for your, your child's or your grandchild's college education. You make contributions to the account on an after-tax basis and can make tax-free withdrawals for eligible expenses.

## *Financial Management Seminars*

The Financial Management Seminar focuses on risk management and cash management, as well as investment planning and tax planning. Also discussed are the various benefit programs offered at PSEG. The seminar concludes with a discussion of retirement planning and estate planning. As a continuation of the seminar, attendees will receive a complimentary one-hour consultation.

Seminars are held during company time. Please check with your supervisor to see if work conditions permit your attendance.

<b>Date of Workshop</b>	<b>Location of Workshop</b>	<b>Time</b>
March 25, 2011	Edison Training Center	9 a.m. – 5 p.m.
June 17, 2011	Edison Training Center	9 a.m. – 5 p.m.
September 30, 2011	Edison Training Center	9 a.m. – 5 p.m.
November 11, 2011	Edison Training Center	9 a.m. – 5 p.m.

To register, click on the Sharepoint link to sign up for the event:

<http://moss.pseg.com/sites/ER/ER/ESS/default.aspx>