

**ACS Women Chemists Committee and the Association
for Women in Science present:**

**Financial Planning, Your Career and YOU: Building
Financial Security in an Insecure World**

August 21, 2012

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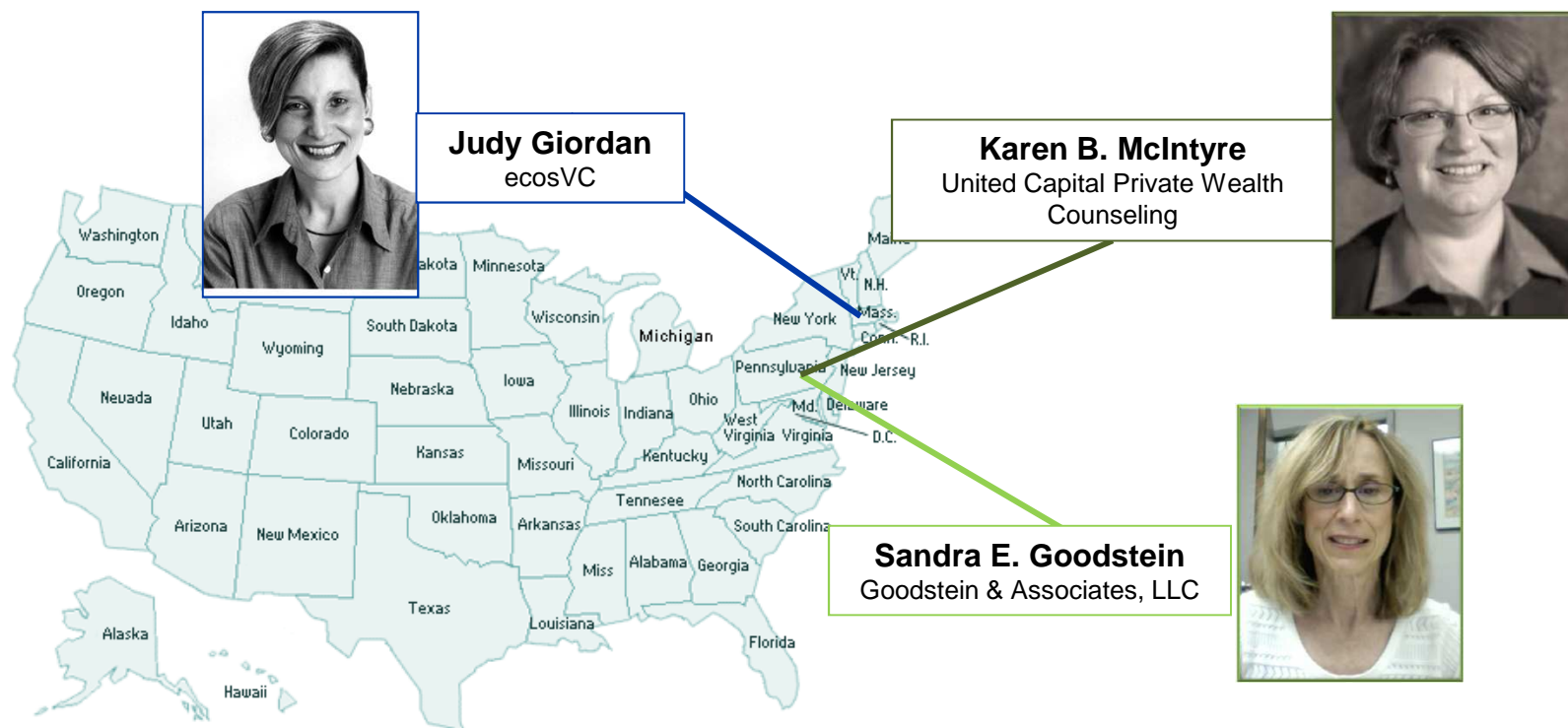
Moderator: Dr. Judith Giordan, partner ecosVC



ACS WCC & AWIS

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Financial Planning, Your Career and YOU: Building Financial Security in an Insecure World



Economy



China tries to inject confidence into the market!

Unemployment and mounting debt..the challenges of a US college degree



Leading economists and bankers gathered to hobnob about economic policy. ... and about which financial problems keep them up at night.

The Obama administration's hopes of a new debt forgiveness program at [Fannie Mae](#) and [Freddie Mac](#), the government-backed mortgage companies, have been dashed even though their [regulator found it could save public money](#) in some scenarios.



How's Your Nest Egg!?



Allianz Life Insurance found that 61 percent of respondents ages 44 through 75 feared an empty bank account ***more than death itself.***

<http://www.aarp.org/money/investing/info-07-2012/are-you-ready-for-retirement.html>



Little wonder that we are nervous!

Employee Benefit Research
Institute's (EBRI's)
Retirement Readiness
Rating, which states that
roughly 45 percent of
boomers risk not having
enough for basic
expenses and health care
costs.



And there's A LOT to (I)earn?!



Smart Money Moves to Make by Age 50
5 useful tips to get your personal finances in order

<http://www.aarp.org/money/investing/info-04-2012/5-smart-financial-moves.html>



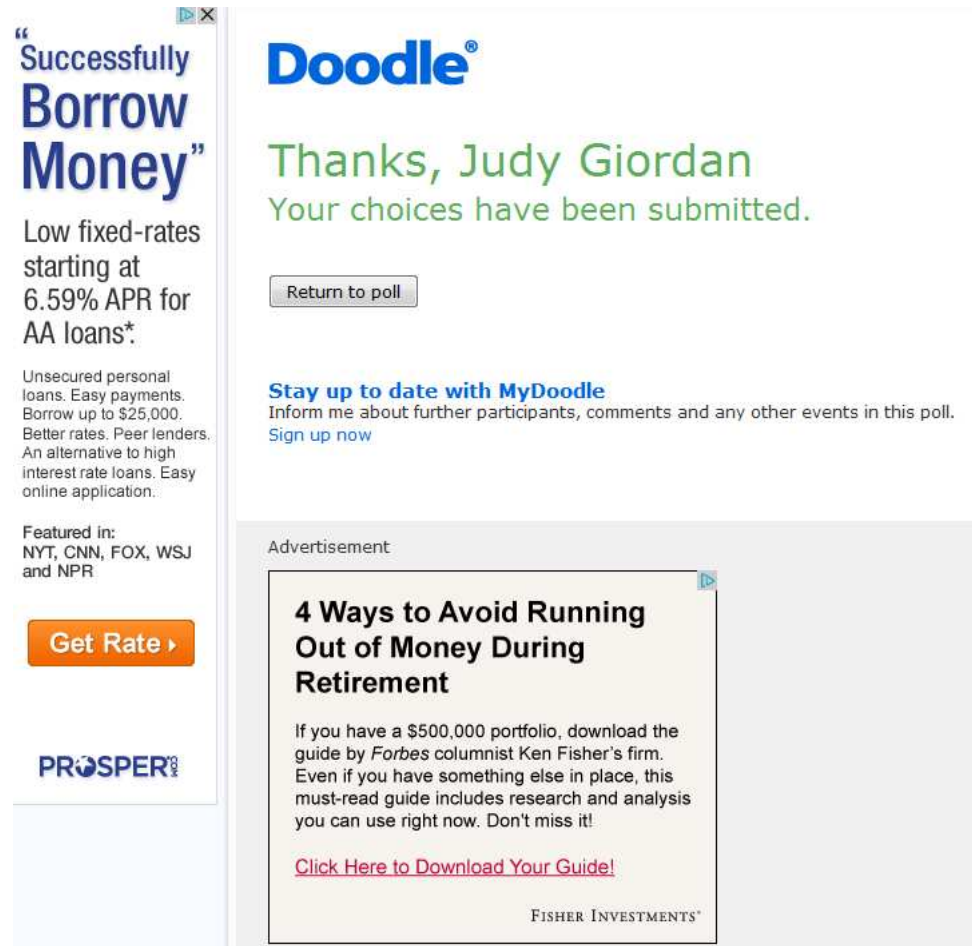
- Pay down debt
- Life insurance?
- Lock in long term care coverage
- Better diversify your portfolio
- Will and trust..

Multiple of current salary in savings

Age	Savings Multiple	Annual Income Level (\$)			
		30,000	50,000	70,000	100,000
20	0				
30	0.4	12,000	20,000	28,000	40,000
40	2	60,000	100,000	140,000	200,000
50	4	120,000	200,000	280,000	400,000
60	9	270,000	450,000	630,000	900,000



And to add a little humor!



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Unsecured personal loans. Easy payments. Borrow up to \$25,000. Better rates. Peer lenders. An alternative to high interest rate loans. Easy online application.

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PROSPER

Doodle

Thanks, Judy Giordan
Your choices have been submitted.

[Return to poll](#)

Stay up to date with MyDoodle
Inform me about further participants, comments and any other events in this poll.
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Advertisement

4 Ways to Avoid Running Out of Money During Retirement

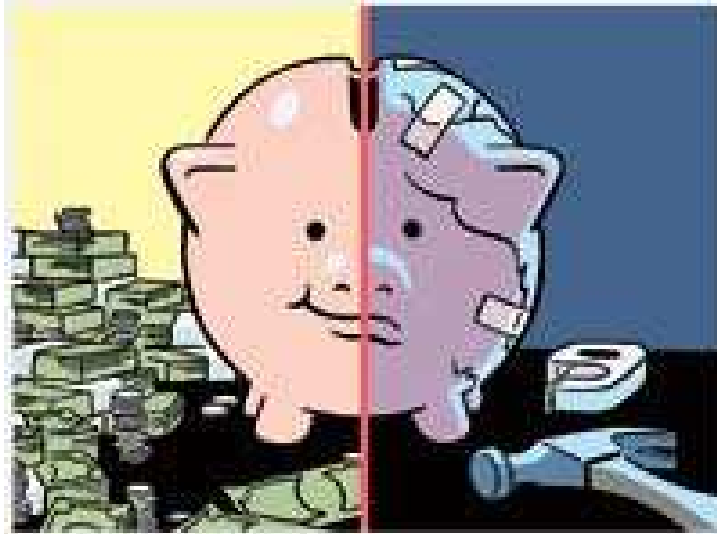
If you have a \$500,000 portfolio, download the guide by *Forbes* columnist Ken Fisher's firm. Even if you have something else in place, this must-read guide includes research and analysis you can use right now. Don't miss it!

[Click Here to Download Your Guide!](#)

FISHER INVESTMENTS*



So with all this “advice”...



**WHO DO YOU
LISTEN
TO...and
WHY!**





**Let's find out the
right moves for
YOU in this grand
game!**

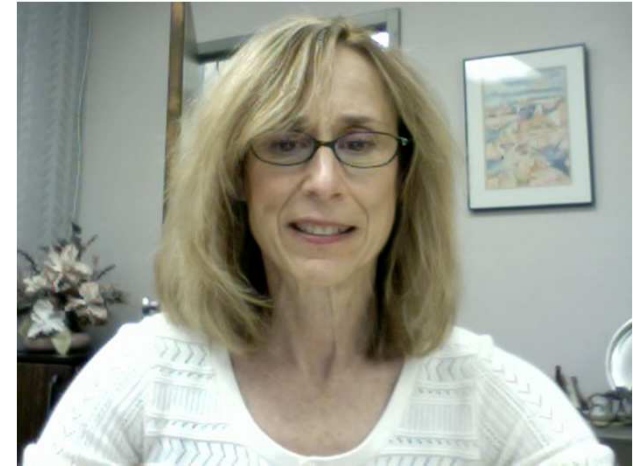


Sandra E. Goodstein, CFP, MSFS, CDFA

Goodstein & Associates, LLC

Sandra is the Managing Principal of Goodstein & Associates, LLC, a comprehensive financial planning and investment management firm. The firm is located in Fort Washington, PA.

Sandra has been working with individuals and small businesses to solve their financial planning needs since 1980. She is a Certified Financial Planner, a Certified Divorce Financial Analyst, and has a Masters of Science in Financial Services.



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United Capital Private Wealth Counseling

United Capital Private Wealth Counseling in North Wales, PA (www.unitedcapitalphila.com) is a fee only financial planning and investment advisory firm. Karen has counseled wealthy families since 1993 and specializes in working with women who are corporate executives and small business owners. Karen has been quoted in several publications, including the Wall Street Journal, US News and World Report, Consumer Reports, Money Magazine, Entrepreneur, and the Philadelphia Inquirer. She recently served as a board member of NAPFA, the professional organization for fee only financial advisors.



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Dr. Judith Giordan

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Dr. Judith Giordan is a Partner at ecosVC (www.ecosvc.com), a venture developer and funder, and Sr. Advisor to the NCIIA (www.nciia.org).

A serial entrepreneur, previous corporate executive positions include VP & Global Corporate Director of R&D at International Flavors and Fragrances, Inc.; VP Worldwide R&D for the Pepsi-Cola Company; and VP R&D, Henkel Corporation.

The author of over 200 articles and presentations in areas of technology, career development, and business development and strategy, Judy is the recipient of the 2010 ACS Garvan-Olin Medal of the American Chemical Society and received her PhD in Chemistry from the University of Maryland and was an Alexander von Humboldt Post Doctoral Research Fellow at the University of Frankfurt in Germany.



Audience Poll Questions

- How many of you have a financial plan???
- How many of you are concerned about your financial health in today's "crazy world" ?
- What career stage are you in?
 - Starting out
 - Mid career
 - Planning retirement "soon"
 - Retired



Sandra E. Goodstein, CFP, MSFS, CDFA

Goodstein & Associates, LLC

Question...

Given the plethora of financial vehicles available, the complexity of the tax code, and the ever changing environment in which we live....

how can one ever forge a financial plan that will work?



Karen B. McIntyre, CFP

United Capital Private Wealth Counseling

Question...

We hear the terms “midlife”, “early career”, “sandwich generation” ...do terms and characterizations like these...or gender or age really matter in being sure you are financially prepared or is it something else? And what is/are those top 2-3 “key” other issues?



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Making successful financial decisions in a constantly changing worldscape...



Resources...

- <http://financialpicture2.com/view/1056/30>



- Money Mind Analyzer: <http://honestconversations.com/>
- What Clients Value - Financial Planning: http://www.financial-planning.com/fp_issues/2010_10/what-clients-value-2668872-1.html?zkPrintable=1&nopagination=1



Please stay for the “Just Cocktails” Reception!

5:00 PM

“Just Cocktails” Reception



Join us at this informal and interactive event for networking and reconnecting with friends and colleagues. It's also a great opportunity to learn more about WCC and AWIS initiatives.

