

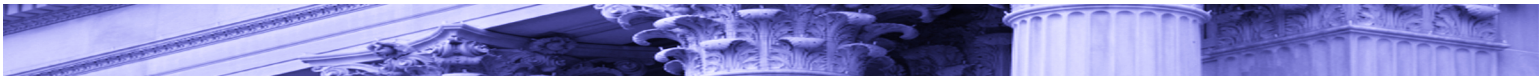


The Pinnacle Financial Group
Thomas Donahue, ChFC,
CFP®
President
312 N. Church St.
Monroe, NC 28112
704-292-2920
tdonahue@pfgnc.com
www.pfgnc.com



Additional Resources for Women





Additional Information Resources for Women

Many organizations offer information that is either specifically addressed to women or can help with issues that often create special challenges for women. Here are a few resources you might find useful.



WORKPLACE AND BUSINESS OWNERSHIP ISSUES

www.dol.gov/wb/ The U.S. Department of Labor's Women's Bureau helps women in the workforce. The bureau's 10 regional offices (call toll-free 800-827-5335) can provide assistance with such employment-related issues as finding and qualifying for higher paying jobs, workplace flexibility, and pay discrimination.

www.sba.gov/content/women-owned-businesses The Office of Women's Business Ownership within the U.S. Small Business Administration oversees a network of local and state Women's Business Centers that help women start and grow businesses.

www.bpwfoundation.org The nonprofit Business and Professional Women's Foundation sponsors an online resource center of research about working women that can be useful in furthering women's interests in the workplace. Its Career Center helps match potential employees with employers whose policies support women and veterans.

www.retirementplans.irs.gov The Internal Revenue Service's Retirement Plans Navigator can help fledgling businesses compare retirement plans for their employees, understand what's involved in maintaining a plan, and correct common mistakes made when setting up a plan.

www.choosingaretirementsolution.org Cosponsored by the U.S. Department of Labor and the American Institute of Certified Public Accountants, this site offers information about various types of retirement plans available to small businesses, in addition to retirement planning basics.

HEALTH CARE

www.womenshealth.gov The Office of Women's Health within the U.S. Department of Health and Human Services includes a wealth of information that can help women live healthier lives.

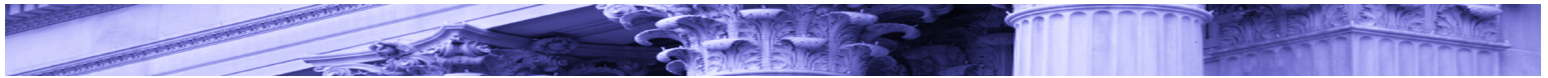
www.longtermcare.gov The National Clearinghouse for Long-Term Care Information can help you understand what long-term care involves and how to plan for addressing your needs now or in the future.

www.eldercare.gov Sponsored by the Department of Health and Human Services, the U.S. Administration on Aging site includes an online resource for locating eldercare services in your area.

www.n4a.org In addition to a library of aging-related consumer publications, the National Association of Area Agencies on Aging has an "Answers on Aging" section. It can help you locate a local agency that can assist in addressing issues such as adult day care, caregiver programs, home health services, legal assistance, senior housing options, and transportation for seniors.

www.medicare.gov The official Medicare site can help you with a variety of tasks, including finding and comparing Medicare and Medigap plans, applying for Medicare, and getting help with prescription drug costs.

www.hrsa.gov The "Get Health Care" section of the Health Resources and Services Administration can help you locate a health center that provides services on a sliding fee scale as well as hospitals or nursing homes that provide free or reduced-cost care to people unable to pay.



SAVING AND INVESTING

www.sec.gov The Securities and Exchange Commission's Office of Investor Education and Assistance includes a wide variety of materials that can help you become more familiar with the investment process.

www.fdic.gov The website of the Federal Deposit Insurance Corporation includes a calculator that shows how much of your money in bank accounts is protected by FDIC insurance, and a tool to help you locate and research an FDIC-insured bank.

www.finra.org/investors/index.htm In addition to helping investors learn about investing and how to protect themselves from investment-related fraud, the Financial Industry Regulatory Authority (FINRA) website includes BrokerCheck, an online tool for researching firms' backgrounds.

www.choosetosave.org/asec/ The American Savings Education Council's Choose to Save site, a program of the Employee Benefit Research Institute, offers a variety of calculators that can help you address budgeting, debt, insurance, retirement planning, and investing, as well as a variety of saving-oriented literature.

www.ncua.gov In addition to information about saving, the National Credit Union Association has a tool that can help you research a specific credit union.

INSURANCE

www.iii.org/insurance_topics/ The Insurance Information Institute offers information about the basics of various types of insurance as well as information on filing insurance claims.

RETIREMENT

www.ssa.gov/women In addition to a wealth of information about Social Security generally, the official Social Security site includes a calculator that can help you estimate your projected Social Security benefits as well as targeted information for specific audiences such as working women, new mothers, brides, caregivers, widows, and divorcees.

www.dol.gov/ebsa The Consumer Information section of the U.S. Department of Labor Employee Benefits Security Administration provides consumer information about health-care benefits (including information about coverage under the Affordable Care Act), group health plans, retirement plans, and retirement savings.

HOMEOWNERSHIP

www.hud.gov If you need advice on buying or renting a home, avoiding foreclosure, handling credit issues, or reverse mortgages, the U.S. Department of Housing and Urban Development sponsors housing counseling agencies throughout the country that offer free or low-cost advice.

www.995hope.org The Homeownership Preservation Foundation, a network of nonprofits that operates with a HUD grant, offers free counseling to help individuals avoid foreclosure and operates the Homeowner's HOPETM Hotline.

www.nfcc.org The National Foundation for Credit Counseling has more than 700 offices throughout the country; you can locate one online or set up an online counseling session.



MISCELLANEOUS

www.mymoney.gov In the "My Resources" section of this website, the Financial Literacy and Education Commission offers a list of publications from various government agencies aimed specifically at women that can help them find information on retirement, personal finance, Social Security, starting a business, health care, and investing.

www.va.gov/womenvet/ The Center for Women Veterans within the U.S. Department of Veterans Affairs helps ensure that women have equal access to VA benefits and services.

www.360financialliteracy.org Sponsored by the American Institute of Certified Public Accountants, this site organizes financial information by specific audiences, such as teens, college students, the military, business owners, parents, homeowners, retirees, and people in crisis.

www.findlegalhelp.org If you need legal assistance, the American Bar Association's website offers state-by-state links to local resources available in your area, including legal aid and pro bono programs that provide legal help for the poor. It also offers information on handling a legal issue yourself and a list of national resources that may be useful if you need foreclosure assistance.

www.moneyasyougrow.org This site, developed by the President's Advisory Council on Financial Capability, offers age-appropriate information and activities that can help you teach children ages 3-18+ about money management.

www.collegescholarships.org/grants/women.htm This nonprofit site includes a section on grants, loans, and scholarship opportunities aimed specifically at women. The U.S. Department of Education (www.ed.gov), and especially the section devoted to FAFSA and the process of applying for federal student aid, can also help you pursue educational opportunities.



The information contained herein is based upon sources believed to be true and accurate, but no guarantee is made to the completeness and accuracy of this information. Please consult statements provided by individual custodians or product sponsors for complete information. Past performance is not indicative of future results. Securities and advisory services offered through Commonwealth Financial Network, Member FINRA/SIPC, a Registered Investment Adviser. Fixed insurance products and services offered by The Pinnacle Financial Group are separate and unrelated to Commonwealth.



The Pinnacle Financial Group
Thomas Donahue, ChFC,
CFP®
President
312 N. Church St.
Monroe, NC 28112
704-292-2920
tdonahue@pfgnc.com
www.pfgnc.com

