

Local Joint Committee Members

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Donna Permigiani

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UNITED STEELWORKERS UNITY AND STRENGTH FOR WORKERS

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Program Coordinator

Donna Permigiani

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Mon Valley ICD
One South Linden Street
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412.460.0390

Hello from the Mon Valley ICD.

I am Donna Permigiani, the ICD Program Coordinator. I have been with the ICD for three years, and enjoy working with the USW members, union representatives, ICD staff and our educational partners.

Steelworkers drive the ICD—it is your benefit and your program.

Whether you want to take a custom course offered in our Mon Valley location or at one of the union locals; or enroll in a college or trade school course using your \$2,500 in tuition assistance—the ICD is here to provide you the opportunity to use your benefit as you like.

I am excited about the upcoming fall classes. We have some popular classes returning – Upholstery, Small Engine Repair, Social Security for Boomers, Guitar, and Invest in Your Debt.

We also have some new classes – Tobacco Cessation, Financial Fitness Workshops, the Bucket Plan, Leather Wallet, and a few new classes offered through our educational partner, Westmoreland County Community College.

One of the benefits of being the Program Coordinator is being a student myself. I have participated in many classes over the past three years, and it provided the opportunity to fully understand the ICD and its commitment to its USW members, and also provided the opportunity for me to meet so many of our members.

As we try to return to normal in a not-so-normal time, please know that the Mon Valley ICD will have COVID protocols in place to keep our members safe – social distancing, hand sanitizer in all classrooms, and daily cleaning and disinfecting of all high-touch surfaces in common areas and classrooms.

I look forward to the beginning of the upcoming schedule of classes, meeting some old friends and, hopefully, meeting new ones, and learning along with you. I also look forward to being your ICD Program Coordinator and serving our members in the future. Remember, learning is your benefit for life!

Donna



Financial Fitness Workshops

Attend these workshops to learn about financial planning, and to create a solid foundation for your financial future.

Invest in Your Debt

In three hours, based on the same income you are earning today, you can fully learn to take control and eliminate your debts quickly. The concepts apply easily whether you are earning \$30,000 or \$300,000.

In this three-hour workshop you will use your own debts and calculators to see how to shave decades off your mortgage and credit cards, and develop a wisely focused plan of reducing student-loan debt.

Lending institutions have camouflaged agendas that leave you feeling empty-handed at the end of the month. There are industry secrets that are kept from you and options of which you should be aware.

This workshop opens the pathway to reverse the convoluted burden of compound interest. Its simple math renews hope for days when you will have extra cash in your pocket and your accounts. Doing nothing will damage your financial future for many years to come. Bring your personal debts and calculators.

Spouse attend free and skeptics are welcome! Invest in Your Debt and Spend Smart textbooks are included.

Mon Valley ICD

Thursday, 10/14/21 8:30 to 11:30 am, 4:00 to 7:00 pm Linda Banks Testa

NEW First-Time Notary Seminar

This seminar is an overview of notary procedure and law in Pennsylvania. It will help notaries protect themselves from common mistakes that leave them open to litigation or fines. It focuses on tips for proper notarization, problem documents and includes a RULONA (Revised Uniform Law on Notary Acts) exam prep.

Mon Valley ICD

Friday, 9/10/21 9:00 am to 4:00 pm PA Association of Notaries

"With the CDL that I've gotten through the ICD, I am setting up my retirement business—working for myself."

-Bo Waddell, USW Local 1557, Clairton

"I urge anyone interested in knife making to sign up for the basic knife making class to get your feet wet. I was interested in knife making as a hobby and this was the best move I've made. Hopefully one day in the future it will become a small business. So if you've watched it on tv and think "I can do that" sign up and start learning for real. I can't say enough about Takach Forge and the classes offered by the ICD. I have taken three classes so far and have benefited greatly."

NEW Design Sketching Using Autodesk Revit

- Rick Delpercio, USW Local 1557, Clairton

If you could design your dream building, what would it look like? Start with a basic sketch and finish your design using Autodesk Revit. Unleash your creativity and see your design turn into a 3-D model. This class is for entertainment purposes only.

WCCC-ATC

Mondays, 9/27/21 to 11/15/21 5:00 to 8:00 pm 8 sessions Douglas Gengler

Manufacturing Jumpstart

Companies need to be able to locate high-quality talent to fill vacant positions. Increase your employability by participating in this 100% online fast-track, short term program that offers training in workplace skills and techniques most relevant in today's industrial environment.

Online, self-paced

10/4/21 to 10/29/21

Residential Lighting and Electrical Basics

Electricity is a powerful energy course and electrical safety is the overriding theme to understanding your home's internal wiring and the operation of your lighting and electrical appliances. Learn how to diagnose and repair common electrical problems and most importantly, know when to call a professional.

WCCC-ATC

Tuesdays, 10/5/21 to 10/19/21 5:00 to 9:00 pm 3 sessions Joe Myers

Essentials of Workplace Safety

Safety is no accident! Throughout this online course, you will be introduced to what workplace safety is and why it is important. You will also learn about specific topics that affect all workers such as hazardous communication, lockout/tagout, and personal protective equipment.

Online, self-paced

11/1/21 to 11/30/21

NEW Heartsaver Total

This comprehensive curriculum is designed to meet licensing requirements for OSHA and other regulatory agencies. Heartsaver Total provides students the highest quality training in the lifesaving skills of first aid/CPR and use of an AED on adults.

WCCC-ATC

Friday, 9/24/21 8:30 am to 12:00 pm

WCCC-ATC

Friday, 10/15/21 8:30 am to 12:00 pm

WCCC-ATC

Friday, 11/12/21 8:30 am to 12:00 pm

WCCC-ATC

Friday, 12/10/21 8:30 am to 12:00 pm



All classes are taught by Andrew Takach. Lunch will be provided at all classes. All Safety and PPE will be provided.

On the popular TV show, Forged in Fire, Andrew Takach competed and won with his Shamshir sword. Photos of his work have been published in books and magazines, including Knives Annual, Knife World, and Blade magazine.

Bladesmithing

In this one-day class, you will get the chance to use a vintage piece of equipment from the booming steel age in this area. A 100# Bradley power hammer, as well as a hand built 25-ton hydraulic press, and good old-fashioned elbow grease with hammer and anvil – all to create and finish a hand-forged blade with your own two hands.

You will also walk away with basic forging knowledge that you can take back to your own shop and continue to use.

Takach Forge

Saturday, 10/2/21 8:00 am to 4:00 pm Andrew Takach

NEW Blacksmith/Patch Knife

A very beginner level forging project. Students will hand forge a small patch knife, sometimes referred to as a "blacksmith knife." There are endless possibilities of when it comes to making these knives. It is a fun little project. Students will also do dimple grinding, and learn some basic heat treating.

Takach Forge

Saturday, 10/16/21 8:00 am to 4:00 pm Andrew Takach



"My longtime friend and I have certainly enjoyed the classes for small engine repair. This gives us an opportunity to always learn something. You are never too old to learn. Thank you so much for having these classes." -Wayne

Small Engine Repair

One of the Mon Valley's most popular classes! Starting with the basics, learn the how's and why's of small gas engines, 2 and 4 cycle engines, and air-cooled overhead valve small engines. During the hands-on portion, you will be able to bring in your own equipment, troubleshoot and repair it to your satisfaction. The instructor will oversee and guide you in your work. Repairs can consist of anything from minor tune-ups to complete overhauls.

Irvin Local 2227

Wednesdays, 9/8/21 to 11/10/21 4:30 to 7:30 pm 10 sessions Pete Kurka

NEW Digital Photography for All: A guide to better pictures with ANY camera

Have you ever looked at a picture and said, "Wow!"? This course will help you start making your own WOW photos using whatever camera or mobile device you own. We will go over the best settings to use, composition and framing, and capturing the right moment. There will also be a discussion of software you can use to enhance your final images. As a hands-on workshop, be prepared for class assignments.

Mon Valley ICD

Mondays, 9/20/21 to 10/4/21 4:00 to 7:00 pm 3 sessions Terry Clark

NEW Photoshop

It's a name we've likely heard at some point. But what exactly are all the different things Photoshop can do and why is it relevant? In this class, learn more about what it is, how to work in the program, and why it pertains to what we see on a daily basis. Learn the ins and outs of Adobe Photoshop project tools to do several different kinds of sample projects.

Learn how to fix annoying "blemishes" in photos, and better understand the program to utilize it to the max in your fun and creative endeavors.

Mon Valley ICD

Tuesdays, 10/19/21 to 11/2/21 4:00 to 6:00 pm 3 sessions loe Gardonis

Handle Turning-Pizza Cutter and Bottle Stopper

This is a beginner class designed to teach the student the basics of wood turning on a lathe and to turn handles for a pizza cutter and bottle cork. In this class the student will learn about wood lathes, how to use a lathe, safety, basic tool and turning principles and finally how to turn handles. Various types of wood will be provided for the student to choose from and all tools and equipment will be provided. Students will complete a pizza cutter & bottle stopper to take home.

Irvin Local 2227

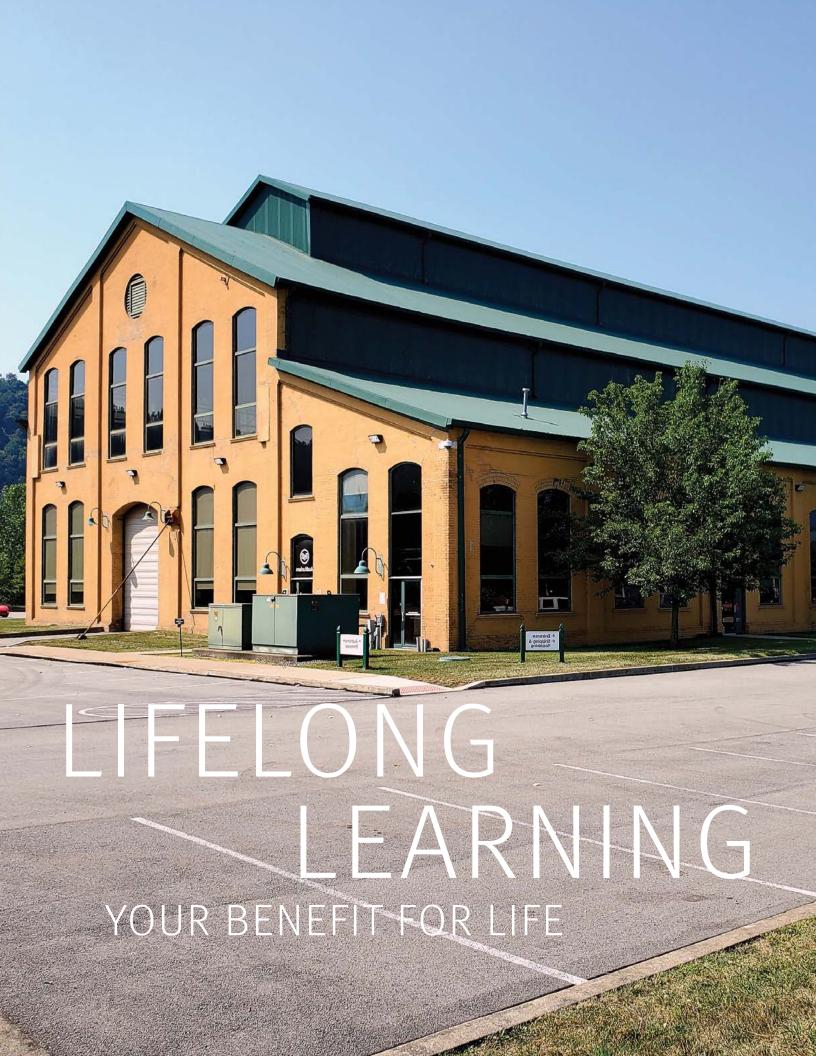
Mondays, 11/29/21 to 12/6/21 8:30 to 11:30 am, 4:00 to 7:00 pm 2 sessions Zachary Amend

Upholstery

One of the Mon Valley's most popular classes! Learn how to reupholster, cut fabric, tie springs, and do frame repair. Other skills covered will be hand and machine sewing, antique restoration, chair reupholstering, boat covers, tarps and more. Instructor Lou of Heinle Upholstery will identify small projects students can bring to work on; such as chair cushions, tractor seats, car and truck seats, small chairs and stools. Students are responsible for all fabric and supplies necessary for their projects, which can be purchased through the instructor.

Mon Valley ICD

Tuesdays, 9/21/21 to 11/16/21 4:00 to 7:00 pm 9 sessions Lou Heinle



"I never would have started my small business if I didn't take the small business class offered by ICD. The instructor is the one that gave me the courage to go for it." -Jaimee

Financial Fitness Workshops

The Financial Lessons that 2020 Taught Us

Discuss what markets reminded us and money lessons learned in 2020. Learn about fundamental, essential rules for saving and growing your money successfully.

Spouses are encouraged to attend.

Mon Valley ICD

Thursdays, 10/21/21 and 10/28/21 4:00 to 5:00 pm 2 sessions Seth Thompson

Standing Guard: Protect What You've Worked For

Learn how to make your money last. Discuss the impact of longevity, withdrawal rates, inflation, and rising health care costs. Spouses are encouraged to attend.

Mon Valley ICD

Thursdays, 11/4/21 and 11/11/21 4:00 to 5:00 pm 2 sessions Seth Thompson

Boatman Wealth Management, LLC

Social Security for Boomers

Social Security is one of the most important retirement assets. Choices you make can be worth tens of thousands of dollars over a lifetime. It is important for everyone, but especially for women, because they often live years longer than their husbands.

This workshop will prepare you to make important Social Security decisions. Many people do not understand all of the rules of Social Security. After attending this workshop, you will be prepared to make better choices. Bring your spouse and enrich your retirement experience.

Mon Valley ICD

Wednesday, 9/22/21 4:30 to 6:00 pm Gary Boatman

Bucket Plan Workshop:

Protecting & Growing Your Assets for a Worry Free Retirement

Learn how to avoid the three biggest retirement dangers. Any of these three can ruin retirement and a lifetime of work. We will discuss strategies to make retirement less stressful and more rewarding.

If you plan to retire in the next five years, you should attend this workshop. In an hour you will learn the secrets that you will love to know. Take charge of your retirement; do not leave it to chance. You and your family deserves the best possible retirement.

Mon Valley ICD

Wednesday, 10/13/21 4:30 to 6:00 pm Gary Boatman



"ICD made it possible to learn trades and hobbies I never would have on my own. The programs have helped save me time and money. An all-around valuable and enjoyable experience in every class." – Debbie

Seriously Smoked

Tailgating season is here! Do you have a smoker sitting in your backyard unused or thinking about buying a smoker but don't know what to buy? Come to this class and get all the info and skills you need to cook like a pro! Lots of recipes like smoked ribs, wings, meatballs, queso dip and chicken buffalo dip. Those will just be a few of the recipes you will learn to make. Come to class and enjoy!

ET Local 1219

Mondays, 8/30/21 and 9/13/21 11:00 am to 7:00 pm 2 sessions Justin Lewis

Stained Glass Workshop-Pumpkin

All levels welcome to learn how to cut, grind and solder glass to make your own Halloween decoration. From basic construction to decorative elements; assemble a custom form. You will complete project in this 3-hour workshop.

Mon Valley ICD

Monday 10/18/21 8:30 to 11:30 am, 4:00 to 7:00 pm 1 session Liz Fortunato

Leather Wallet

Come to class and learn how to work with leather. We will cover the types of leather and learn how to work with the selection of leather that you have chosen. Skills learned will include edging, cutting, stamping, burnishing and much more. At the end of class your will have a finished project to take home.

Mon Valley ICD

Tuesdays, 9/28/21 to 10/12/21 8:30 to 11:30 am, 4:00 to 7:00 pm 3 sessions Zachary Amend

Stained Glass Holiday Workshop-Christmas Present

All levels welcome to learn how to cut, grind and solder glass to make your own holiday Christmas box. You will complete your project in this 4-hour workshop.

Mon Valley ICD

Tuesday 12/14/21 8:30 to 12:30 am, 4:00 to 8:00 pm 1 session Liz Fortunato

Tobacco Cessation

Want to give up tobacco for good? There are steps you can take to help you stay tobacco-free; both now and long term. Attend this program and begin your journey towards nicotine freedom!

This is an 8-week program; but you only need to attend 4 or 5 sessions to reach your goal. Family members are encouraged to attend with the member.

Mon Valley ICD

Wednesdays, 8/25/21 to 10/13/21 4:00 to 5:00 pm 8 sessions

Guitar

Get a crash course in basic guitar skills including strumming, chords, scales, and how to learn a song by yourself. This 5-week course will focus heavily on basic guitar chords and eventually lead into learning full length songs. This course is designed to be fun and simple to grasp.

Mon Valley ICD

Mondays, 10/25/21 to 11/22/21 5:00 to 6:00 pm 5 sessions Stephen Shriane

S	M	Т	W	TH	F	S
1	2	3	4	5	6	7
8	9	10	11	12	13	14
15	16	17	18	19	20	21
22	23	24	Tobacco Cessation 4:00 to 5:00 pm	26	27	28
29	Seriously Smoked 11:00 am to 7:00 pm 30	31				
			Tobacco Cessation 1 4:00 to 5:00 pm	2	3	4
5	Labor Day 6	7	Tobacco Cessation 8 4:00 to 5:00 pm Small Engine Repair 4:30 to 7:30 pm	9	First-Time Notary 10 Seminar 9:00 am to 4:00 pm	11
12	Seriously Smoked 11:00 am to 7:00 pm	14	Tobacco Cessation 4:00 to 5:00 pm 5mall Engine Repair 4:30 to 7:30 pm	16	17	18
19	Digital Photography 2 O 4:00 to 7:00 pm	Upholstery 21 4:00 to 7:00 pm	Tobacco Cessation 2 2 4:00 to 5:00 pm Social Security for Boomers 4:30 to 6:00 pm Small Engine Repair 4:30 to 7:30 pm	23	Heartsaver Total 2 4 8:30 am to 12:00 pm	25
26	Digital Photography 4:00 to 7:00 pm Design Sketching Autodesk 5:00 pm to 8:00 pm	Leather Wallet 2 8 8:30 to 11:30 am, 4:00 to 7:00 pm Upholstery 4:00 to 7:00 pm	Tobacco Cessation 29 4:00 to 5:00 pm Small Engine Repair 4:30 to 7:30 pm	30		
					1	Bladesmithing 2 Takach Forge 8:00 am to 4:00 pm
3	Digital Photography 4:00 to 7:00 pm Design Sketching Autodesk 5:00 pm to 8:00 pm Manufacturing Jumpstart Online, self-paced	Leather Wallet 8:30 to 11:30 am, 4:00 to 7:00 pm Residential Lighting + Electrical 5:00 pm to 9:00 pm Upholstery 4:00 to 7:00 pm	Tobacco Cessation 6 4:00 to 5:00 pm Small Engine Repair 4:30 to 7:30 pm	7	8	9
10	Columbus Day 11 Design Sketching Autodesk 5:00 pm to 8:00 pm	Leather Wallet 8:30 to 11:30 am, 4:00 to 7:00 pm Residential Lighting + Electrical 5:00 pm to 9:00 pm Upholstery 4:00 to 7:00 pm	Tobacco Cessation 4:00 to 5:00 pm Bucket Plan Workshop 4:30 to 6:00 pm Small Engine Repair 4:30 to 7:30 pm	Invest in Your Debt 14 8:30 to 11:30 am, 4:00 to 7:00 pm	Heartsaver Total 15 8:30 am to 12:00 pm	Bladesmithing/ 16 Patchknife Takach Forge 8:00 am to 4:00 pm
17	Stained Glass-Pumpkin 18 8:30 to 11:30 am, 4:00 to 7:00 pm Design Sketching Autodesk 5:00 pm to 8:00 pm	Photoshop 19 4:00 to 6:00 pm Upholstery 4:00 to 7:00 pm Residential Lighting + Electrical 5:00 pm to 9:00 pm	Small Engine Repair 2 0 4:30 to 7:30 pm	21	22	23
24	Guitar 5:00 to 6:00 pm Design Sketching Autodesk 5:00 pm to 8:00 pm	Photoshop 26 4:00 to 6:00 pm Upholstery 4:00 to 7:00 pm	Small Engine Repair 4:30 to 7:30 pm 27	28	Manufacturing Jumpstart 29 Online, self-paced	30
Halloween 31						

S	M	T	W	TH	F	S
	Guitar 1 5:00 to 6:00 pm Design Sketching Autodesk 5:00 pm to 8:00 pm Essentials of Workplace Safety Online, self-paced	Election Day 2 Photoshop 4:00 to 6:00 pm Upholstery 4:00 to 7:00 pm	Small Engine Repair 3 4:30 to 7:30 pm	Financial Fitness 4 Workshop: Standing Guard: Protect What You've Worked For 4:00 to 5:00 pm	5	6
Daylight Savings 7 Time Ends	Guitar 8 5:00 to 6:00 pm Design Sketching Autodesk 5:00 pm to 8:00 pm	Upholstery 9 4:00 to 7:00 pm	Small Engine Repair 10 4:30 to 7:30 pm Tino Fulimeni Scholarship Applications Due	Veteran's Day 11 Financial Fitness Workshop: Standing Guard: Protect What You've Worked For 4:00 to 5:00 pm	HeartsaverTotal 12 8:30 am to 12:00 pm	13
14	Guitar 15 5:00 to 6:00 pm Design Sketching Autodesk 5:00 pm to 8:00 pm	Upholstery 16 4:00 to 7:00 pm	17	18	19	20
21	Guitar 22 5:00 to 6:00 pm	23	24	Thanksgiving 25	26	27
28	Handle Turning-Pizza Cutter and Bottle Stopper 8:30 to 11:30 am, 4:00 to 7:00 pm	Essentials of Workplace Safety Online, self-paced				
			1	2	3	4
5	Handle Turning-Pizza 6 Cutter and Bottle Stopper Irvin Local 2227 8:30 to 11:30 am, 4:00 to 7:00 pm	7	8	9	Heartsaver Total 10 8:30 am to 12:00 pm	11
12	13	Stained Glass- Christmas Present 8:30 to 12:30 am, 4:00 to 8:00 pm	15	16	17	18
19	20	21	22	23	24	Christmas 25
26	27	28	29	30	31	
						New Year's Day 1
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9	10	CHECK THE ICI) WEB SITE FOR	UPCOMING EVE	NTS	15
16	17	18 WV	19 VW.MONVALLEY	CD.COM	21	22
23	24	25	26	27	28	29
30	31					

Fall Course Listing

WCC-ATC Westmoreland Community College-Advanced Technology Center

☐ Heartsaver Total

WCCC-ATC Fridays, 9/24/21, 10/15/21, 11/12/21, 12/10/21 8:30 am to 12:00 pm

☐ Design Sketching Using Autodesk Revit

WCCC-ATC
Mondays, 9/27/21 to
11/15/21
5:00 pm to 8:00 pm
8 sessions
Douglas Gengler

☐ Residential Lighting and Electrical Basics

WCCC-ATC
Tuesdays 10/5/21 to
10/19/21
5:00 pm to 9:00 pm
3 sessions
Joe Myers

WCCC Westmoreland Community College-Online, Self-Paced

☐ Manufacturing Jumpstart

Online, self-paced 10/4/21 and 10/29/21 Course cost: \$832 Materials cost: \$170

☐ Essentials of Workplace Safety

Online, self-paced 11/1/21 and 11/30/21

The Vanler Group, formerly C&C Operations

□ Seriously Smoked

ET Local 1219
Mondays, 8/30/21 and 9/13/21
11:00 am to 7:00 pm
2 sessions
lustin Lewis

■ Leather Wallet

Mon Valley ICD
Tuesdays, 9/28/21 to 10/12/21
8:30 to 11:30 am, 4:00 to 7:00
pm
3 sessions
Zachary Amend

☐ Stained Glass-Pumpkin

Mon Valley ICD
Monday, 10/18/21
8:30 to 11:30 am, 4:00 to 7:00
pm
1 session
Liz Fortunato

☐ Handle Turning—Pizza Cutter and Bottle Stopper

Irvin Local 2227 Mondays, 11/29/21 to 12/6/21 8:30 to 11:30 am, 4:00 to 7:00 pm 2 sessions Zachary Amend

Stained Glass-Christmas

Present

Mon Valley ICD
Tuesday, 12/14/21
8:30 to 12:30 am,
4:00 to 8:00 pm
1 session
Liz Fortunato

Takach Forge

□ Bladesmithing

Takach Forge Saturday, 10/2/21 8:00 am to 4:00 pm Andrew Takach

■ Bladesmithing/Patchknife

Takach Forge Saturday, 10/16/21 8:00 am to 4:00 pm Andrew Takach

PA Association of Notaries

☐ First-Time Notary Seminar

Mon Valley ICD Friday, 9/10/21 9:00 am to 4:00 pm

Tobacco Free Adagio Health

■ Tobacco Cessation

Mon Valley ICD
Wednesdays, 8/25/21 to
10/13/21
4:00 to 5:00 pm
8 sessions

Heinle Upholstery

■ Upholstery

Mon Valley ICD
Tuesdays, 9/21/21 to 11/16/21
4:00 to 7:00 pm
9 sessions
Lou Heinle

Boatman Financial

■ Social Security for Boomers

Mon Valley ICD Wednesday, 9/22/21 4:30 to 6:00 pm Gary Boatman

■ Bucket Plan Workshop

Mon Valley ICD Wednesday, 10/13/21 4:30 to 6:00 pm Gary Boatman

Mon Valley Works Institute for Career Development

☐ Small Engine Repair

Irvin Local 2227 Wednesdays, 9/8/21 to 11/10/21 4:30 to 7:30 pm 10 sessions Pete Kurka

Digital Photography for All: A guide to better pictures with ANY camera

Mon Valley ICD Mondays, 9/20/21 to 10/4/21 4:00 to 7:00 pm 3 sessions Terry Clark

Invest in Your Debt

Mon Valley ICD Thursday, 10/14/21 8:30 to 11:30 am, 4:00 to 7:00 pm Linda Banks Testa

Photoshop

☐ Mon Valley ICD
Tuesdays, 10/19/21 to 11/2/21
4:00 to 6:00 pm
3 sessions
Joe Gardonis

Guitar

☐ Mon Valley ICD

Mondays, 10/25/21

to 11/22/21
5:00 to 6:00 pm
5 sessions

Stephen Shriane

☐ Financial Fitness Workshop: Standing Guard: Protect What

You've Worked For

Mon Valley ICD Thursdays, 11/4/21 and 11/11/21 4:00 to 5:00 pm 2 sessions Seth Thompson

Tuition Assistance

All USW members employed by U.S. Steel are eligible to receive up to \$2,500 annually in tuition assistance toward an approved, accredited program.

1. Please complete this registration form and email it to your ICD Coordinator or call the ICD at 412-460-0390.

Additionally, Tuition Assistance provides reimbursement up to \$2,500 annually to each worker for tuition, books and lab fees for courses accessed through accredited institutions. Courses can be either for credit or noncredit, traditional classroom style or online.

☐ Check this box if you are interested in learning more.

Students actively pursing education for career advancement through an accredited degree program may qualify to combine their funds up to \$4,500 per year until completion. Contact the ICD Coordinator to complete an Issuance 14 EDP (Educational Development Plan) to begin the approval process.

☐ Check this box if you are interested in learning more.

Name				
Spouse's name (if spouse is also taking	g the class)			
Email	Phone number			
Address				
Check number	Plant	Union Local		
Work Status (current or retired)				
Shift information (days or shifts)				
2. Please check the courses you	u are interested in taking and list them below:			
Course(s):				

Morgan Stanley

You have goals. We can help you reach them.

The Morgan Stanley Financial Wellness Program helps empower you to take hold of your financial life. It gives you direct access to personalized online resources and the valuable advice of a Financial Advisor.



Our Financial Wellness digital portal begins with a financial assessment to help uncover your needs. Then, you will be matched with personalized journeys and materials to help improve your financial wellbeing.

- 100+ Education Articles
- 20+ Pre-recorded Webinars
- Multiple Calculators



A dedicated **Financial Advisor** will work with you oneon-one to build a complimentary financial plan and offer more in-depth strategies:

- Pension Maximization
- In-service Withdrawals
- Insurance Services
- And more...

The cost of enrolling in the program is paid for by your negotiated ICD budget, so there is no upfront or out of pocket cost to you.

To start your financial journey, visit https://financialwellness.morganstanley.com/icdenroll or contact your ICD Site Coordinator today.

Christina Aquino, Financial Advisor – Willis Tower, 233 S. Wacker Dr., Suite 8600, Chicago, IL 60606 © 2019 Morgan Stanley Smith Barney LLC. Member SIPC. CRC 2752071 (10/19)







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