

## Important Information That Affects Your Retirement

### ***Report: Public school teacher satisfaction hits lowest levels. Watchdog.org***

Dear Valued Educator,

It is probably no surprise to you that teacher satisfaction is at an all-time low. The 2018 survey by *Schooling In America* found that teacher satisfaction rates are at the **lowest levels in nearly a decade**. A 2018 survey by the Indiana Department of Education revealed that pay, professional climate, and retirement are the leading reasons teachers leave the profession.

You face classroom challenges; disrespectful students, disengaged parents, and job instability thanks to standardized testing scores. And despite the proposed legislation to raise teacher's starting salaries, the Department of Education says when adjusted for inflation, Indiana teachers earn almost 16 percent less than they did two decades ago.

Perhaps you, like many teachers, have resorted to side gigs such as Uber or dog walking, summer break house painting, or holiday retail jobs to earn enough for emergencies or save for your child's college.

#### **It shouldn't be that way.**

You are tasked with one of the most important and foundational aspects of our society: educating our future leaders, doctors, inventors, and public servants, just to name a few.

I have close ties with other educators, so I understand the complex emotions; the dedication and love for the students, coupled with the frustration with the limiting factors that you face.

That's why I am writing this letter to you. I understand why you feel uncertain about your financial future.

Whether you are just in the beginning of your teaching career or nearing retirement, I urge you to speak with a trusted professional about your financial position now. It's your personal homework!

***While this may not be the most exciting conversation you'll ever have, it does promise to be eye-opening and – this may surprise you – encouraging.***

Learn strategies designed to help manage and preserve your finances. You may discover your hands are not tied after all. Knowing where you stand and the options available to you can have a tremendous impact on your job satisfaction and the life you want to enjoy.

Instead of leaving the profession you love in a fit of frustration, or bearing down and plodding to the finish line without the financial retirement goal you envisioned, let me give you a cup of coffee and some encouraging insight on what is possible for you, right where you are.

Since you are busy during the week, I can meet after school or **I have a few openings available on Saturdays**, I'd like you to take advantage of one. **Call me now at 317-809-0159** to set up a conversation.

(More)

### **Get the answers to these questions and more:**

- How does my state pension work?
- Am I guaranteed income at retirement?
- How can I help maximize my pension?

- How do the investment choices in my Annuity Savings Account Work?
- What are the best investment choices to choose?
- What is the 403(b) program?
- Which Investment choice should I use?
- What is the Rule of 85 and am I eligible?

***As a teacher you know nothing is more valuable than knowledge.  
Will you pass the test when it comes to your retirement plan?***

Waiting to see what the legislature or the economy does is not a way to manage your retirement. Knowing all you can about how your money is invested, how your pension is affected, and the investment choices available to you gives you the power to make the best decision.

I know you are busy during the school year, but something as important as your financial future shouldn't be put off, there's no time like now! **Contact me today to schedule your personal consultation, 317-809-0159.**

I look forward to talking with you,

*David E. Waite, Jr.*

**PS:** Your specialty may be diagramming sentences or explaining coefficients and variables. Mine is making sense of your financial and retirement questions. Bring all your retirement questions!

Schooling in America survey: <https://www.edchoice.org/research/2018-schooling-in-america-survey/>

Indiana Dept of Education: <https://www.doe.in.gov/news/indiana-department-education-releases-statewide-teacher-survey>

DOE

Report: [https://www.nwitimes.com/news/education/teacher-pay-in-indiana-continues-its-downward-slide/article\\_6adb505d-9e8c-5e9d-8100-6635c1ce4eec.html](https://www.nwitimes.com/news/education/teacher-pay-in-indiana-continues-its-downward-slide/article_6adb505d-9e8c-5e9d-8100-6635c1ce4eec.html)