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FOR IMMEDIATE RELEASE

HEFREN-TILLOTSON PUBLISHES PERSONAL FINANCIAL PLANNING GUIDE FOR IMPROVED DECISION-MAKING

**In new booklet, *MASTERPLAN 101: An Introduction to Personal Financial Planning*,
financial advisors help Americans consider their financial future and
explore the tools to help achieve their dreams**

PITTSBURGH – — Hefren-Tillotson, Inc., one of Western Pennsylvania’s largest investment advisory and financial planning firms, is lending their 72 years of industry experience to help Americans consider their financial future, begin making plans, and explore the tools to help achieve their dreams.

In the new book, *MASTERPLAN 101: An Introduction to Personal Financial Planning*, the company and its financial advisors are removing the mystery from personal finance and helping people to develop skills to make sound money decisions.

“That’s what we hope *MASTERPLAN 101* can achieve for our readers,” said Hefren-Tillotson Chief Executive Officer, Kim Tillotson Fleming. “As financial products continue to proliferate, it’s easy for the average person to feel overwhelmed.

“The decisions confronting people - how and how much to save for retirement, how to fund college educations, how much life insurance is needed, how to choose the appropriate investments for a 401(k) or IRA - can weigh heavily.”

Fleming said that *MASTERPLAN 101* has been structured to clear a path in the financial maze.

“It can serve as a roadmap to and through the ‘everyday’ and ‘not-so-everyday’ financial matters someone may encounter in his or her personal and work life,” said Fleming. “And it does it by avoiding jargon and sticking with clear, understandable, plain English.”

MASTERPLAN 101 explores a wide range of financial planning tools and techniques, and offers thought-provoking conversations about money, choices, relationships and life.

The chapters of *MASTERPLAN 101* include:

Stocks, Bonds, and Cash: The basic asset classes

Mutual Funds: An investor favorite

401(K): The leading force in retirement plans

IRA: Individual Retirement Accounts and how they fit in today’s financial landscape

Women and Money: By the numbers and special gender relationship

Millennials and Money: By the numbers and the importance of having a plan

College Funding: Addressing the high cost of higher education

Retirement: The number one financial priority for most Americans

Estate Planning: The essential documents needed for a solid estate plan

Life Insurance: Determining the right balance for you and your family

“Even though the world runs on money, and our lives revolve around its flow, we have found that there is a general lack of discussion and education about personal finance,” said Fleming. “The result is that finance remains a mysterious, often taboo subject.

“At Hefren-Tillotson, we strongly believe it is time for the wall to come down.”

Fleming said that now is a good time for everyone to understand how to grow their money with a basic understanding of personal finance.

“Our hope is that people can find reading *MASTERPLAN 101* enjoyable and that it becomes a handy and practical guide to turn to throughout their financial journey,” she said.

MASTERPLAN 101 is available by visiting www.hefren.com and clicking on the *More Lessons* button under *MASTERPLAN 101*. For a hard copy of the booklet, please contact a financial advisor or submit a contact form on the company’s website.

About Hefren-Tillotson

Hefren-Tillotson Inc., is a leading diversified financial services firm providing investment and retirement plan management and comprehensive, financial planning through MASTERPLAN for individuals and businesses. The firm’s wealth management services are administered by Certified Financial Planner (CFP) professionals, Chartered Financial Analyst (CFA) Charter holders, attorneys, Chartered Life Underwriters, and CPA/PFS’s. Hefren-Tillotson offers corporate services including 401 (k) retirement planning, executive financial counseling, fiduciary reviews and workplace financial planning seminars. Founded in 1948, the firm is headquartered in Pittsburgh and has offices located in Pittsburgh, Butler, Greensburg, North Hills, and South Hills.

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