MassMutual's RetiresMARTSM Online Seminar:

The Art of Negotiating a Deal:

Helping you push for saving opportunities

Everyone knows the importance of saving for the future, but often the challenge is knowing where to find meaningful savings that can make a difference. Join us for this online seminar with Farnoosh Torabi, bestselling author, financial journalist, and Gen Y money coach. She will provide specific ideas on how to negotiate better deals for small to large purchases, everyday expenses, and how to ask and get a pay raise. She will discuss:

- How even small savings can really add up over the long-term
- How and when to ask for discounts and pay raises
- How to take control and negotiate debt



Suggested for the following experience level:



12:00 p.m. (ET)

Directly following this 30-minute presentation, our presenter will answer your questions live.

August 6, 2014

Farnoosh Torabi



Farnoosh has appeared on NBC's *Today Show*, MSNBC, CNN, Fox News. She served as host of *Wall Street Confidential* with Jim Cramer for TheStreet.com and appeared on SoapNet's *Bank of Mom and Dad* and TLC's *Real Simple, Real Life*. She is an accomplished author and has also written for *Glamour* and *Money Magazine*. Her advice has been featured in *People, The Wall Street Journal* and *The New York Times*.

Follow and learn more about our speaker at www.farnoosh.tv.

Sign up by visiting: www.retiresmartseminars.com. Register today! Space is limited.

The information within this presentation is solely the opinion of the speaker, an independent orator, who is not an employee of MassMutual Financial Group.



We'll help you get there.

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