



**Speaker Bio: Josh Winter** is a Certified Financial Planner (CFP®) for Horace Mann with a 16-year history of assisting educators in retirement planning. Raised in an educator household and married to an educator, he possesses a unique understanding of the needs and challenges that educators face in preparing for retirement. His expertise and personal background make him well-equipped to provide tailored guidance and support to individuals in the education sector as

they plan for their retirement.