

CONQUERING THE DYNAMIC WORLD OF RETIREMENT

*A Non-Credit Two Day
Adult Learning Course*

JOIN US AT

Please see the website listing for
current available locations.

Do you wonder about your future and your finances?

- Can I retire on schedule, or will I have to postpone retirement?
- How much money will I need to retire?
- Could my investments be earning more?
- Are there better ways to manage my taxes?
- What are my retirement plan distribution options?
- Could the SECURE Act affect my retirement planning?
- How will I provide for my family and heirs?
- Which investments could work best for me?

**Enroll today to start preparing for
a more comfortable retirement.**



CURRICULUM DESCRIPTION



This powerful two-day class is tailored to help you understand how to overcome retirement obstacles and take action to improve your future.

We spend most of our adult lives coping with financial issues: earning, spending, saving, paying taxes... yet we receive virtually no formal education to help us make wise investment decisions, understand taxation, prepare for retirement or overcome other financial challenges.

Many people get an education to learn a career and in turn to make money. This course will educate you by explaining how to make your money work harder for you.

CALL
630.480.4308
with questions or to register

This course is designed to help you:

1. Steer Clear of Roadblocks

You'll learn about common obstacles to planning for a comfortable retirement - such as a market downturn, taxes, inflation, the burden of taxes, inadequate planning, and failure to take action - and how to help overcome them.

2. Acquire Sound Information

You need sound information about effective financial strategies to give you the background and perspective to make more informed retirement decisions. You'll be more confident and decisive about what you want and the options you have to get there.

3. Focus on your Goals

This course is designed to lead you step-by-step through the retirement planning process. You'll learn how to formulate realistic goals based on your individual retirement needs, risk tolerance, tax burden and length of time to retirement.

4. Take Action!

Procrastination is one of the most common reasons why people fall short of their retirement goals. Advanced preparation could help you avoid unwanted surprises, such as having to add years to your career because you haven't accumulated enough money, or living the rest of your life on a reduced retirement income. By expanding your knowledge base and taking control of your finances, you can position yourself to enjoy the retirement lifestyle you deserve — but do not delay. *You need to take action NOW!*

Gain the knowledge to identify and overcome retirement challenges.

CURRICULUM OVERVIEW

OBSTACLES TO A SUCCESSFUL RETIREMENT

- Lack of knowledge/Failure to plan
- Inflation
- Steady burden of taxes
- An unexpected health crisis
- Unpredictability of the financial markets
- Procrastination

ENVISION RETIREMENT

- Today's retirement realities
- What kind of lifestyle do you hope to enjoy?
- How will you spend your time?
- Where do you want to live?
- When do you want to retire?

ASSESS THE COSTS

- What could be your largest expenses?
- Estimating how much retirement will cost
- Preparing for tax obligations
- Calculating a retirement savings goal
- Addressing a retirement income shortfall

EVALUATE SOURCES OF INCOME

- Personal savings vehicles
- Workplace retirement plans
- Roth vs. traditional IRAs
- The power of tax deferral
- Social Security claiming strategies
- Maximizing Social Security worker, spousal, and survivor benefits

MANAGE YOUR TAX LIABILITY

- Taxation of income, capital gains, and dividends
- Choosing the standard deduction or itemizing deductions for taxes
- Roth five-year rules for tax-free distributions
- Manage taxes in retirement

PROTECT YOUR HEALTH AND WEALTH

- Assessing your insurance needs
- Medicare options and costs
- Long-term care risks and considerations
- Protecting your earning power
- Life insurance protection and income replacement calculator
- Life insurance living benefits

INVEST FOR THE FUTURE

- Building a retirement investment portfolio
- Evaluating an investment's real rate of return
- Allocating your assets
- Investing in mutual funds and ETFs
- Fundamental investment tactics
- The downside of high expectations

CHOOSE A DISTRIBUTION METHOD TO TAP ASSETS

- How long could your portfolio last?
- Withdrawal strategies to help avoid outliving your assets
- Retirement plan distribution options and related tax requirements
- IRA rollovers
- Roth IRA conversions
- Required minimum distribution rules

PRESERVE WEALTH IN YOUR ESTATE

- Estate planning benefits and challenges
- Important estate documents
- Avoiding probate and estate taxes
- Step-up in basis vs. carryover basis rules
- Estate distribution methods
- Retirement account beneficiary designations and tax implications
- Advanced trust strategies
- Charitable giving methods
- Providing for your family and heirs

The time is now to prepare today for a more fulfilling tomorrow.

AGENDA

Sound information on real-world financial strategies will give you the background and perspective to help formulate realistic goals and make more informed decisions. After all, the decisions you make will ultimately determine your financial success.

After attending this course, you should be better prepared to face the challenges and enjoy the rewards that retirement can bring. Through examples, exercises, and case studies, you'll discover how to take control of your finances and position yourself for a brighter financial future.

This Course Will Explore Opportunities to Help You ...

- Fight the effects of inflation, taxes, and procrastination.
- Understand how inflation and taxes can be roadblocks to planning a comfortable retirement, as well as strategies to help overcome these obstacles.
- Prepare for a more comfortable retirement.
- Discover steps to help increase your income from retirement accounts and other saving and investment vehicles, as well as claiming strategies that could enhance your Social Security benefits.
- Determine how much your retirement will cost.
- Estimate the cost of retirement and adopt a long-term retirement savings strategy.
- Supplement your workplace retirement plan.
- Become acquainted with Roth and traditional IRAs, stocks and bonds, mutual funds and ETFs, as well as annuities.
- Expect and prepare for market volatility.
- Evaluate strategies that could enhance investment performance and help lower your exposure to market risks.
- Manage investment risk.
- Learn how strategies such as asset allocation and diversification can help manage portfolio risk.
- Understand retirement plan distribution options and associated tax liabilities.
- Assess various distribution methods and evaluate strategies to help avoid unnecessary taxes or outliving your assets.
- Be prepared for an unexpected and costly health crisis.
- Assess the risks of experiencing a disability, help protect your family from the potentially high cost of long-term care, and evaluate your life insurance needs.
- Understand your Medicare options.
- Familiarize yourself with your Medicare coverage, enrollment rules, deadlines and penalties.
- Avoid probate and estate taxes.
- Learn how trusts and charitable giving could help reduce estate taxes and probate fees.
- Provide for your family and heirs.
- Become familiar with strategies that could help preserve the value of your estate.

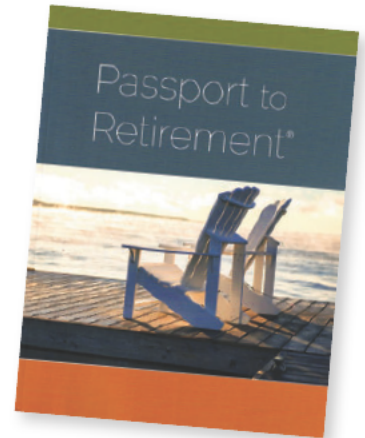
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Insights and Tools That Make a Difference

The financial markets can be volatile. The cost of health care keeps rising. Many companies have eliminated traditional pensions. Tax laws keep changing. Also, Americans' purchasing power continues to erode over time. Are you on track to accumulate the savings you will need? After a lifetime of working, will you be able to enjoy the retirement lifestyle you deserve? Investing a few hours of your time at our retirement course could pay off immediately.

You should gain confidence in your financial decision-making ability to:

- Assess potential sources of retirement income
- Improve your potential for investment gains
- Manage financial risks
- Help preserve wealth for your heirs
- Avoid unnecessary taxes and penalties
- Make sound choices when claiming Social Security
- Help protect yourself from potentially devastating costs associated with a disability or long term care expenses.



Get a 120-page retirement planning guide when you attend.



COURSE STRATEGY

Please see the website listing for current available locations.



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I. A COMPREHENSIVE APPROACH

Taught by professionals with decades of experience in their respective fields, you'll receive dynamic instruction about important concepts and strategies. Your instructors for this class will be a financial planner specializing in retirement and a practicing attorney with a focus on estate planning. They will use straightforward language and real-world examples to illustrate important financial, tax, inheritance and planning information you need to know. You'll receive the latest facts and figures as well as learn practical strategies to help prepare for tax savings and retirement spending. By the end of the course, you'll understand what your key areas of concern may be and you'll have a better idea of what you need to do to help improve your financial future.

II. ACTIONABLE STEPS

Many people realize that they need to improve their money management skills and start saving for retirement. But all too often, they don't take the appropriate steps necessary to achieve their goals. Advance preparation may help you avoid surprises, such as having to add years to your career because you haven't accumulated enough money, paying out more in taxes than would have been necessary, or living the rest of your life on a reduced income. By attending this course, you can acquire the knowledge and develop the skills you need to face the challenges ahead and enjoy the rewards that retirement can bring.

III. INCLUDED PLANNING WORKBOOK

As part of this course, you will receive a 120-page workbook packed with information to help you apply what you learn to your own situation. It's both your guide to the course and a valuable reference tool for the future. Helpful exercises give you the opportunity to plug in your specific numbers on worksheets and explore the concepts taught in class.

IV. OPTIONAL ONE-ON-ONE STRATEGY SESSION

Our class sizes are limited, so that you can have an interactive experience with the instructors and ask questions about the material. As a student, you will have an opportunity to meet with the instructor after the conclusion of the course to review your personal scenario and to ask about how the principles you learned in this class apply specifically to your situation. The strategy session is complimentary for all attendees but is not required.