

ROADMAP TO A SUCCESSFUL RETIREMENT

A Powerful Two-Day Adult Learning Course

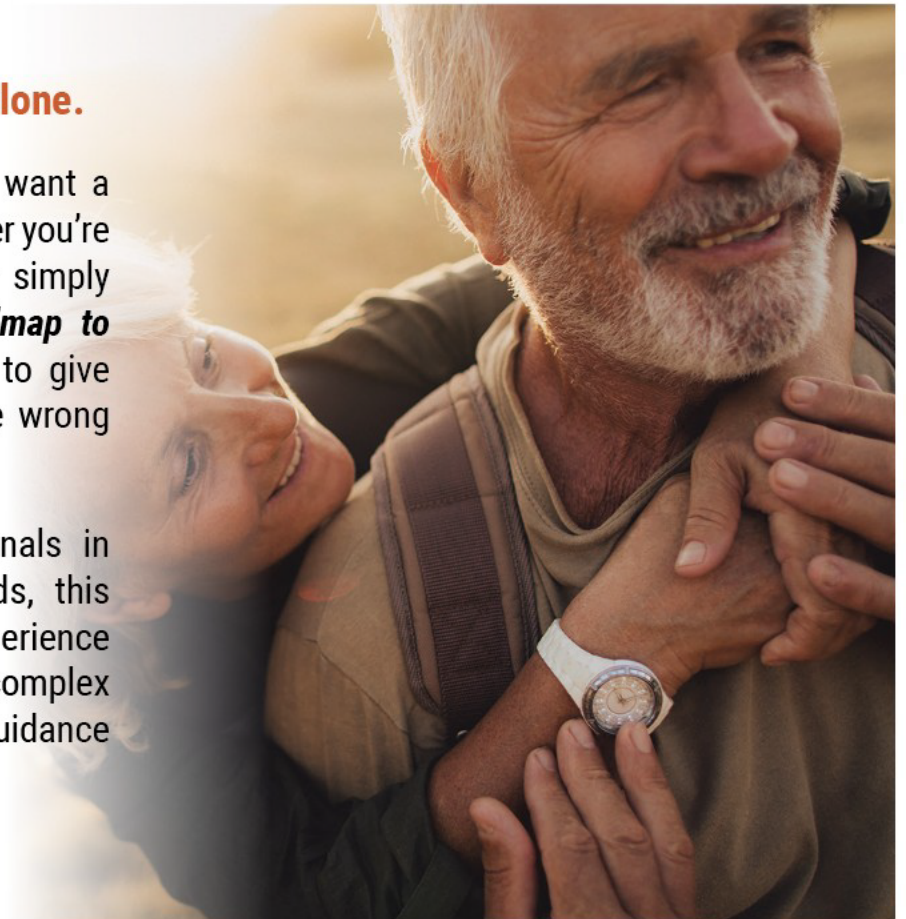
Call our Registrar to Ask about Upcoming Classes

630-480-4308

You don't have to figure this out alone.

This course is perfect for adults who want a clearer, stronger retirement plan—whether you're recently retired, nearing retirement or simply ready to start planning smarter. ***Roadmap to a Successful Retirement*** was created to give you the answers you need now, before wrong decisions turn into lifetime regrets.

Taught by two experienced professionals in the financial and estate-planning fields, this authoritative, two-day educational experience cuts through confusion and breaks complex topics into straightforward, actionable guidance you can put to use immediately.



If you want a more comfortable, secure retirement—and you don't want to leave your financial future to chance—this class is an essential first step.

THE NEW REALITIES OF RETIREMENT

*Retirement is no longer a single event.
It is a complex, multi-decade financial journey.*



For many Americans, retirement planning feels overwhelming — and for good reason.

- People are living longer lives
- Healthcare costs continue to rise
- Traditional pensions are increasingly rare
- Tax laws evolve, and
- Market volatility can threaten even carefully built retirement savings

At the same time, retirement decisions are often permanent. Once you claim Social Security, choose a distribution strategy, or retire earlier than planned, the financial consequences can last a lifetime.

Today's retirees face a difficult reality:

- Expenses in retirement do not decline nearly as much as income does
- Housing, food, taxes, transportation, and especially health care remain significant
- Inflation quietly erodes purchasing power year after year
- Many individuals discover too late that saving alone is not enough

Retirement success depends on planning, coordination, and informed decision-making.

Roadmap to a Successful Retirement was designed to help address these challenges. This comprehensive two-session course walks you through the real-world complications of retirement planning and provides practical frameworks to help you evaluate choices, identify risks, and make more informed decisions.



Rather than focusing on products or predictions, this course emphasizes education — helping you understand how the pieces of retirement planning fit together, and how small decisions today can have a meaningful impact on your future.

WHY RETIREMENT PLANNING IS COMPLICATED

Retirement planning is not a single calculation — it is a series of interconnected decisions. Changes in one area often affect many others.



SOME OF THE MOST COMMON CHALLENGES INCLUDE:

- Longevity risk — The possibility of outliving your assets as life expectancies increase
- Inflation risk — The gradual loss of purchasing power over time
- Tax risk — Ordinary income taxes, capital gains taxes, and changing tax laws
- Health-care uncertainty — Medicare complexity, long-term care costs, and coverage gaps
- Market risk — Volatility and the impact of poor timing on withdrawals
- Behavioral risk — Procrastination, emotional decisions, and lack of planning

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In addition, retirement often brings major lifestyle changes:

- Relocation,
- Part-time work,
- Care-giving responsibilities, or
- New goals for travel,
- Family care and legacy planning.

These choices have both financial and emotional implications.

This course addresses these issues in detail by breaking them into understandable components. You will explore:

- How retirement income is generated
- How different accounts are taxed
- How Social Security claiming decisions affect lifetime benefits
- How health-related expenses can influence long-term security

***MOST IMPORTANTLY, YOU WILL LEARN
HOW THESE ELEMENTS INTERACT — AND WHY A
COORDINATED APPROACH IS ESSENTIAL.***

WHAT THIS COURSE HELPS YOU ACHIEVE

Roadmap to a Successful Retirement is structured to guide you through the planning process helping you move from uncertainty toward clarity. Taking just two days to strengthen your plan can make a lifetime of difference.

- **Avoiding Major Retirement Obstacles**

Discover how inflation, taxes, market drops, and procrastination can derail your retirement goals—and what you can do now to stay ahead of them.

- **Visualizing the Retirement You Want**

Define the lifestyle you hope to enjoy: how you'll spend your time, where you may want to live, and when you'd like to retire.

- **Understanding the True Cost of Retirement**

Get a clear picture of expenses, tax obligations, and income needs. Learn how to calculate what you should be saving today, and close any savings gaps before they grow

- **Making the Most of Your Income Sources**

Explore workplace plans, learn the differences between Roth and traditional accounts, tax-deferral opportunities, how to optimize Social Security benefits, and coordinate all your savings for greater efficiency.

- **Managing Taxes the Smart Way**

Understand tax-efficient withdrawal strategies, how different types of income are taxed, and discover how to avoid penalties and unexpected tax bills.

- **Preparing for Health and Long-Term Care Needs**

Health events can be expensive—and unpredictable. Learn about Medicare options, long-term care considerations, disability risks, and how insurance options can be structured to protect your assets.

- **Investing Wisely for the Future**

Understand how to build a well-balanced portfolio, compare mutual funds and ETFs, insurance contracts, and other vehicles for asset building and income generating. Evaluate real rates of return and risk so you can position your to work harder for you.

- **Choosing Your Withdrawal Strategy**

Learn how to stretch your savings, avoid unnecessary penalties, handle RMDs, determine when Roth conversions or rollovers might be beneficial, and how to avoid outliving your assets.

- **Protecting Your Family and Legacy**

Get familiar with essential estate documents, strategies to avoid probate, charitable giving options, tax-efficient inheritance strategies, and how to protect your heirs from costly mistakes.

The course combines explanations, real-world examples, and workbook exercises that encourage you to apply concepts to your own situation. This is not about memorizing rules — it is about building financial awareness and decision-making confidence.

BY THE END OF THE PROGRAM, YOU SHOULD HAVE A CLEARER UNDERSTANDING OF WHERE YOU STAND TODAY, WHAT QUESTIONS STILL NEED TO BE ANSWERED, AND WHAT CONVERSATIONS YOU MAY WANT TO HAVE WITH PROFESSIONAL ADVISORS.

AN EDUCATIONAL APPROACH YOU CAN TRUST

This course is designed for individuals and couples who want to better understand retirement planning – whether retirement is approaching soon or still several years away. You'll walk away with practical steps you can start implementing immediately to strengthen your retirement strategy, avoid surprises, and improve long-term outcomes.

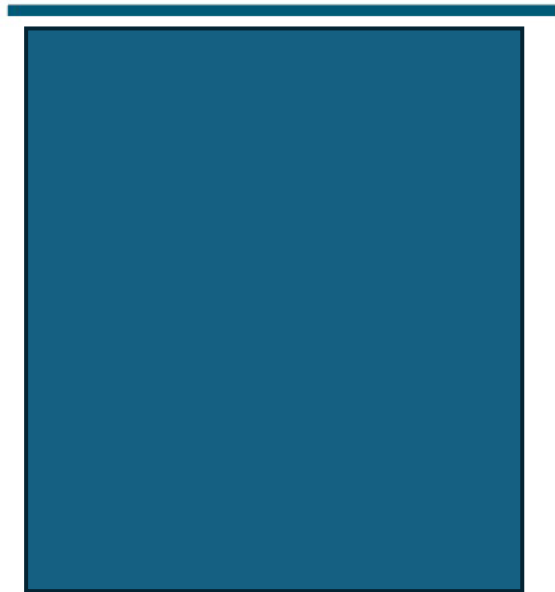
What makes this program different:

- Focus on education and concepts, not one-size-fits-all solutions
- Clear explanations of complex topics
- Emphasis on long-term planning rather than short-term trends
- Practical tools you can use now and revisit later
- Explanations about independent professional guidance

Your instructors—a practicing financial planner and an estate-planning attorney—use relatable examples and down-to-earth explanations in a comfortable learning environment.

Every registration receives a detailed 120-page workbook—complete with worksheets, explanations, and actionable checklists. You'll also gain access to companion tools and reference materials that help you apply the strategies to your own financial future right away. Retirement does not have to be a leap into the unknown. With the right information and thoughtful planning, it can be a period of confidence, flexibility, and purpose.

Roadmap to a Successful Retirement helps you prepare – not by promising outcomes, but by equipping you to make better-informed decisions at every stage of the journey.



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WHY RETIREMENT EDUCATION IS PARAMOUNT

Most of us spend a lifetime earning money, some of us know how to save. Unfortunately, very few are ever educated on how to effectively manage, protect, and position it for retirement. At the same time, the retirement landscape continues to change and grow more complex. Tax laws evolve, Social Security rules shift, markets fluctuate, health-care costs rise, and the window to act steadily narrows.

Retirement doesn't come with its own roadmap—and the decisions you make can affect your financial security for decades.

Planning for retirement today requires more than just saving money. It requires an in-depth understanding of how multiple moving parts interact and influence each other over time. Taxes, health care, market fluctuations, and income decisions are deeply connected, and missteps in one area can impact the rest.

Roadmap to a Successful Retirement was created to help you understand the real-world retirement planning and untangle these complexities through clear explanations, real-life examples, and practical planning tools—so you can move forward with greater awareness and confidence.

Join us for this powerful, life-changing educational experience.

Taught in a college classroom setting, you will be able to interact with two seasoned experts as they break complex topics into straightforward guidance you can use immediately.

If you want a more comfortable, secure retirement—and you don't want to leave your financial future to chance—this class is an essential first step.



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