

Retirement Planning Today™

An Adult Education Retirement Planning Course

One of the most important roles for continuing education programs is providing quality courses for adults who are trying to improve their lives.

Retirement Planning Today™ combines life planning & retirement planning concepts. By offering this well-attended course on a subject that is not covered in our traditional educational system, you are truly helping members of our community.

**Retirement Planning
Education for
Adults**

This comprehensive retirement planning course, will teach attendees how to:



- Create a plan to retire as early as possible
- **Use new tax laws to their advantage**
- Ask the right questions when evaluating insurance coverage
- **Select the retirement plan distribution choice that is right for them**
- Use diversified investment strategies to minimize risks and maximize returns
- **Plan retirement income strategies to preserve their standard of living**

What Attendees Receive



- An easy-to-understand education on life planning and retirement planning strategies
- A 226-page textbook with examples and illustrations, which is theirs to keep
- After the course, they are entitled to an optional complimentary consultation with the instructor. This is their opportunity to ask specific, personal financial questions that they did not want to ask in class.

Instructors

Your course instructor has extensive experience teaching financial and retirement planning education courses.

This allows for an interesting and interactive learning experience for all attendees.



**Course description
on next page**

Class Format

This course is delivered in three 2-hour sessions for a total of 6 hours.

- PowerPoint Presentation is used to deliver parts of the course
- Professionally designed workbooks are also provided to attendees
- This course is educational and non-commercial. No specific financial products are discussed or sold

Course Outline

Life Planning for Retirement

- Traditional vs. new retirement
- New retirement opportunities
- Values and objectives in nine areas of life
- The retirement planning process

Retirement Needs & Expenses

- Early retirement trends
- How long must your money last?
- Inflation, prices and purchasing power
- Real rate of return
- Retirement expectations
- How much will you need to retire?
- Can you retire today?

Retirement Roadblocks & Mistakes

- Ten retirement planning mistakes
- Financial and cash-flow statements
- Credit and debt
- Taxes and marginal tax rates
- Eleven strategies to save money on taxes
- Taxable investments
- Capital gains income tax exclusion
- Investments with tax advantages

Retirement Income Sources

- Traditional IRAs
- Roth IRAs
- IRA to Roth IRA conversions
- Other retirement income sources
- Social Security eligibility and benefits
- Employment income and Social Security
- Employer-sponsored defined benefit plans
- Employer-sponsored defined contribution plans

Retirement Plan Distributions

- Retiring or changing jobs?
- Defined benefit and contribution plans
- Three important considerations
- Lump sum vs. IRA transfer vs. annuity payments
- Rollovers, direct rollovers and transfers
- Annuity income and choices
- Pension maximization
- Early retirement considerations
- Minimum required distributions

Investments

- Considerations before you invest
- Cash accounts
- Bonds
- Stocks
- Mutual funds
- Unit investment trusts
- Individually managed accounts
- Tax-deferred annuities
- Investment risk management strategies

Risk Management & Asset Protection

- Disability income insurance
- Health insurance and Medicare
- Long-term care and insurance
- Comparing life insurance

Estate Planning

- Planning for incapacity
- Taxes
- A will may not be enough
- Probate
- Gifting assets
- Joint ownership of property
- Direct transfer assets
- Benefits of trusts
- Types of trusts