

Financial Strategies for Successful Retirement®

Classroom Instruction on Money Management
for People Ages 45 to 74

Now Being Conducted at:

Preview

Location

Dates/Time

Location
Street Address
City, State, Zip

**Day
Date
or
Day
Date**

All sessions:
from (time) to (time)

Hear about these retirement planning issues

- Determining how much you may need to retire
- Understanding sound investment strategies.
- Diversifying and managing your investments.
- Potentially protecting assets and income.
- Analyzing retirement lifestyle options.
- Potentially reducing taxes.
- Creating an estate plan.

See page 7 for easy enrollment.

Financial Education

Retirement Facts

Although 59½ is the “magic” number for starting to receive penalty-free retirement plan distributions (whether you continue to work or not), you can have full access to your assets in a company-sponsored plan such as a 401(k) if you retire as early as age 55.

Source:
Internal Revenue Service, 2017.

An individual who turns 65 has a 70% lifetime chance of needing some type of long-term care services.

Source:
U.S. Department of Health and Human Services, 2017.

A Comprehensive Course

This recently updated course focuses on how proper planning may help you prepare for a comfortable retirement. Hear concepts that may help you handle your day-to-day finances and manage your investments. Discover strategies to help protect your assets from inflation and potentially reduce estate and income taxes. Explore exciting lifestyle options. *Financial Strategies for Successful Retirement*® focuses on important financial issues and concerns you may face today and in the future.

Who Should Enroll

The material is relevant to people who are nearing retirement, already retired, or beginning to develop a retirement plan and are interested in concepts and strategies that may help them make appropriate choices when confronted by investment alternatives, insurance coverage, health-care costs, tax-reduction methods, and estate planning.

Teaching Format

The course material is educational, objective, and factual. No financial products are discussed or sold. Sessions are conducted in an interactive lecture format. The presenter uses a “hear it, see it, read it, write it” teaching method that may help you understand and retain the information covered.

Retirement Planning

Your Instructor(s)

This seminar is presented across North America by financial services professionals. They not only draw upon real-life experiences with numerous clients, they may also hold insurance licenses and securities registrations. Your local instructor is [Registered Rep Name], a [Registered Representative/Advisor Affiliate] of [Insert broker/dealer name, branch office address, phone #], member SIPC. [Affiliation disclaimer language as required].

Course Materials

The course uses a 222-page color-illustrated workbook that is designed to help you apply and retain the information discussed. It contains many practical exercises and examples, including investment performance graphs, tax charts, and interest calculators that may help you understand the financial concepts being presented. The *Financial Strategies for Successful Retirement* workbook includes information on money, investing, and finance. You will be able to use it as a reference tool for years to come.

In addition, the personal financial fact finder may help you move toward a comfortable retirement by showing you where you stand today. The worksheet enables you to summarize how much income, savings, and debt you currently have. Once you complete the fact finder, you can use this information to develop a personalized plan that may help you pursue your retirement goals.

Optional Retirement Planning Consultation

Following the last class session, you will have the opportunity to meet privately with your presenter. During this meeting, you can ask specific questions regarding your financial goals. Together, you and your presenter can develop strategies designed to help you pursue your retirement objectives.

Courses Have Been Offered Through

Retirement Facts

The age you choose to start receiving Social Security benefits can alter your annual Social Security income by thousands of dollars.

Source:
Social Security Administration, 2017.

Qualified distributions from a Roth IRA are typically free of federal income taxes.

Source:
Internal Revenue Service, 2017.

Educational Institutions

California State University, *Chico, CA*
Central Michigan University, *Mount Pleasant, MI*
Collin County Community College, *Plano, TX*
Colorado State University, *Fort Collins, CO*
Houston Community College, *Houston, TX*
Indiana University/Purdue University, *Fort Wayne, IN*
Kent State University, *Canton, OH*
Notre Dame College, *South Euclid, OH*
Oregon State University, *Corvallis, OR*
Penn State University, *Altoona, PA*
Pennsylvania College of Technology, *Williamsport, PA*
State University of West Georgia, *Carrollton, GA*
University of Arkansas, *Fayetteville, AR*
University of Tampa, *Tampa, FL*
Yakima Valley Community College, *Yakima, WA*

Organizations

AAA, *Missouri / Arkansas / Kansas*
AFL-CIO Union Center Inc., *Albert Lea, MN*
American Red Cross of Arlington County, *Arlington, VA*
American Lung Association, *Greensboro, NC*
Brighton Parks & Recreation, *Rochester, NY*
Center for Arts & Technology, *Phoenixville, PA*
City of Malibu, *Malibu, CA*
City of Portland, *Portland, ME*
City of Scottsdale Parks & Recreation, *Scottsdale, AZ*
Duarte Chamber of Commerce, *Duarte, CA*
GM Men's Club, *Warren, MI*

These locations represent a partial list of over 1,800 educational institutions and 1,200 organizations through which this course has been offered.

Appearing on the list does not indicate an endorsement of the instructor or the advisory services provided to the instructor's clients by the educational institution or organization.

Course Agenda

Financial Basics

- Setting retirement goals
- Using credit wisely
- Barriers to financial success
- The power of compounding
- The effects of inflation
- Tax reduction strategies
- Making your money last

Your Retirement Income

- Sources of retirement income
- Social Security benefits
- 401(k) plans
- Employer-sponsored retirement plans
- Traditional IRAs and Roth IRAs
- Required minimum distributions
- Systematic withdrawal programs
- Retirement checklist

Risk Management

- Potentially managing risk
- Health insurance and Medicare
- Disability income insurance
- Long-term care
- Changing life insurance needs
- Pension maximization using life insurance

Investments

- Importance of emergency reserves
- Traditional cash reserves
- Government securities
- Municipal bonds
- Corporate bonds
- Equity investment overview
- Common and preferred stock
- Types of mutual funds
- Mutual funds for retirement income
- Tax-deferred annuities
- Asset allocation techniques

Retirement Lifestyles

- Are you ready for retirement?
- Stress and retirement
- Traveling abroad
- The new “working” retirement
- Thinking about relocating?
- Lifelong learning

Estate Planning

- Importance of estate planning
- Understanding probate
- Transferring your assets
- Revocable living trusts
- Tax reduction techniques

Mutual funds, ETFs, variable annuities, and variable life insurance are sold by prospectus. Please read the prospectus and consider the investment objectives, risks, charges, and expenses carefully before investing. The prospectus, which contains this and other information about the mutual fund, variable annuity contract, or variable life insurance policy and the underlying investment options, can be obtained from your financial professional.

There is no assurance provided that the financial concepts and strategies discussed will provide investment success. Investments are subject to market fluctuations, risk, and potential loss of principal. Actual results depend on many factors as discussed in the seminar. Past performance is no guarantee of future success.

Registration Information

Retirement Facts

The maximum annual contribution to traditional and Roth IRAs (combined) is \$5,500 in 2017, plus a \$1,000 catch-up contribution for those age 50 and older. The maximum limit is adjusted annually for inflation.

Source:
Internal Revenue Service, 2017.

Only 21% of workers are very confident they will have enough money to live comfortably throughout retirement.

Source:
Employee Benefit Research Institute, 2016.

Tuition

You may pay your tuition in advance or at the first classroom session. Regardless of when you pay, you must enroll in advance. You may pay with a check or a credit card. Credit cards accepted: VISA, MasterCard and Discover. Make check payable to xxx. Advance tuition is xx. Tuition at the door is \$xx. Your spouse or a guest may be enrolled at no extra cost.

Easy Registration:



By Phone

Call for immediate registration:
(xxx) xxx-xxxx



By Mail

Fill out and mail the registration form on page 7 with your check or credit card information to:

Name
Street Address
City, State, Zip



By Fax

Fill out and fax the registration form on page 7 with your credit card information to this number:

(xxx) xxx-xxxx

Dates, Time and Location

Each course consists of four 2¹/₂-hour sessions.

**Day
Date**
or
**Day
Date**

All sessions: (time to time)

Location
Room
Street Address
City, State

Registration Form

I will attend Financial Strategies for Successful Retirement*:

Day, Date Day, Date

Please remove me from your mailing list. (Please fill out the information below.)

Name _____

Address _____

City _____ State _____ Zip _____

Daytime Phone _____ Home Phone _____

I am enrolling my spouse or a guest at no extra charge.

Name _____

Method of Payment

Check enclosed payable to **(name)**

VISA MasterCard Discover

Cardholder _____

Card No. _____ Exp. Date _____

A Class to Help You Plan Your Retirement

Financial Strategies for Successful Retirement®

Classroom Instruction on
Money Management
for People Ages 45 to 74

Sponsored by:

Name
Street Address
City, State, Zip

Requested in home:

Presorted Standard
U.S. Postage
PAID
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Preview