

# PASSPORT TO RETIREMENT®

YOUR "HOW TO" GUIDE FOR FINANCIAL SUCCESS

*Enroll today  
and start  
preparing  
for a more  
comfortable  
retirement*

Sponsored by and Conducted at:

(Name or  
logo here)

## Location

## Dates & Time

**Location**  
Room  
Street Address  
City, State

**Days  
Dates  
or  
Days  
Dates**

All sessions:  
(time to time)

## Have you asked yourself these questions 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?*
- *How will I provide for my family and heirs?*
- *Which investments could work best for me?*

Go to page 7 for easy registration



# Insights and Tools That Make a Difference

## Did you know?

Four out of five retirement-age Americans cannot pass a basic quiz on how to make their savings last throughout retirement.

Source:  
The American College  
RICP® Retirement Income  
Literacy Survey, 2014  
(most current data  
available)

The financial markets can be volatile, the cost of health care keeps rising, many companies have eliminated traditional pensions, tax laws change, and Americans' purchasing power continues to erode over time. Are you on track to accumulate the savings you will need 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 your financial risk
- 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

Sound information about effective 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*.

## An Educational Learning Experience

The course curriculum illustrates how time-tested financial principles can be applied to a variety of financial situations. In addition to receiving the latest facts and figures on retirement planning, you'll also benefit from visual aids and handouts that are clear, concise, and easy to understand. The instruction is designed to show you a number of financial concepts that will expand your knowledge base.

## Course Materials

You'll receive a 135-page workbook that will serve as a valuable reference tool for the years to come. It is filled with strategies, worksheets, and descriptions that will reinforce key concepts covered during class.

# Course Curriculum

## Define and Create Your Retirement

- How do you picture retirement?
- How will you spend your time?
- Where do you want to live?
- Will you be prepared?
- Overcoming major roadblocks

## Assess the Costs

- Estimating the cost of retirement
- Calculating how much you need
- How could inflation affect your purchasing power?
- Will you be able to retire on schedule?

## Evaluate Your Sources of Income

- Employer-sponsored retirement plans
- Roth and traditional IRAs
- Fixed and variable annuities
- What can you expect from Social Security?
- Making the most of Social Security spousal and survivor benefits
- Retirement expectations vs. reality
- Assessing your position

## Invest for the Future

- What is your investment strategy?
- Assessing your risk tolerance
- Gaining an understanding of stocks, bonds, mutual funds, and ETFs
- Managing your portfolio
- Asset allocation and diversification
- The downside of high expectations
- Professional investment insights

## Protect Your Health and Wealth

- Assessing your insurance needs
- Protecting your earning power
- How much life insurance do you need?
- Income replacement calculator
- Health-care options in retirement
- Your overall risk management picture

## Receive Funds from Your Retirement Plans

- Retirement plan distribution methods
- Taking payment as an annuity
- Making systematic withdrawals
- Taking payment as a lump sum
- Minimum distribution requirements
- Avoiding penalties and excess taxes
- IRA rollover considerations
- Is a Roth IRA conversion appropriate?
- Importance of beneficiary designations

## Manage Your Estate Distribution

- Estate planning benefits and challenges
- Avoiding probate and taxes
- Estimating your estate tax
- How spouses can double their estate tax exemption
- Annual and lifetime gift tax exclusion
- Estate distribution techniques
- Wills and will considerations
- Living trusts
- Advanced trust strategies
- Charitable giving
- Providing for your heirs
- Putting it all together

## Did you know?

Only 21% of pre-retirees are “very confident” that they’ll have enough money for a comfortable retirement.

Source:  
Employee Benefit Research  
Institute, 2016

This seminar is designed to help you overcome retirement challenges and take action to help improve your financial future.

# Why You Should Attend

## Did you know?

About half of retirees in a retirement survey said they left the workforce earlier than planned as a result of health problems, disability, or changes at their places of employment.

What steps have you taken to protect your income and assets?

Source:  
Employee Benefit  
Research Institute, 2016

*We spend most of our adult lives coping with financial issues, yet we receive virtually no formal education — from elementary school through college — to help us make wise investment decisions, prepare for retirement, and overcome other financial challenges.*

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

## This course is designed to help you:

### 1. Steer Clear of Roadblocks

You'll learn about common roadblocks to planning for a comfortable retirement — such as market downturns, taxes, inflation, lack of understanding of the financial markets, the burden of taxes, inadequate planning, and failure to take action — and how to help overcome them.

### 2. Acquire Sound Information

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

### 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, and length of time to retirement.

### 4. Take Action

Procrastination is the biggest reason why people fall short of achieving retirement goals. After completing this course, you'll be ready to start taking steps immediately to help improve your overall retirement picture.

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

# This Course Will Explore Opportunities to Help You...

- ***Fight the effects of inflation, taxes, and procrastination***

Learn 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 plans and other saving and investment vehicles, as well as how Social Security claiming strategies could affect your benefits.

- ***Determine how much your retirement will cost***

Estimate the cost of retirement and adopt a long-term retirement savings strategy.

- ***Supplement your employer-sponsored retirement plan***

Become acquainted with personal retirement savings vehicles, such as Roth and traditional IRAs, as well as annuities and longevity insurance.

- ***Manage investment risk***

Learn how strategies such as asset allocation and diversification can help you manage risk in your portfolio.

- ***Understand your retirement plan distribution options***

We'll discuss the various distribution options and how they affect your tax situation and your control over your retirement assets.

- ***Face potential long-term-care costs***

Find out the risks involved in self-insuring (assuming the risks yourself) and how you can help protect your family from the potentially high costs of long-term care.

- ***Understand how a potential disability could affect your income and retirement plan***

Understand the financial implications of a disability and what steps you can take to help protect your family's income.

- ***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 distribution strategies that will help preserve the value of your estate.

## Did you know?

A 50-year-old has a 36% chance of a long-term disability before age 65.

About 70% of 65-year-olds will need long-term care sometime during their lifetimes.

Source:  
2016 Field Guide,  
National Underwriter  
Company

# What's Included with Your Tuition

## Did you know?

The probability that a 65-year-old will live to age 90 is 42% for a man and 53% for a woman.<sup>1</sup>

A healthy 65-year-old couple who retired in 2016 could spend \$259,000 to cover their medical expenses in retirement.<sup>2</sup>

Sources:

1) Society of Actuaries, 2016

2) Employee Benefit Research Institute, 2016

## Educational Content

This informative course is designed for educational purposes only. You'll receive dynamic instruction about concepts and strategies — not specific financial products and services. Your instructor will use straightforward language and real-world examples to illustrate important financial information you need to know.

You'll receive the latest facts and figures as well as practical strategies to help prepare for retirement. The presentation tools and handout materials are informative and visually appealing. By the end of the course, you'll understand what your key areas of concern are and have a better idea of what you need to do to help improve your financial future.

## One-on-One Meeting

As a course participant, you will be given an opportunity to sign up for a personal appointment with the instructor to review your needs and concerns. This will be your chance to ask specific questions about your personal situation, retirement outlook, and goals — and to explore strategies you can implement right away. There is no obligation to attend.

## Free Planning Guide

The comprehensive financial workbook is 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 review how different investment and savings vehicles could affect your retirement.

## Benefits of Enrolling

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, 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 to enjoy the rewards that retirement can bring.

## This course will help you:

- Assess the costs of retirement
- Set realistic retirement goals
- Identify sources of income
- Invest now for the future
- Manage your taxes
- Help protect your wealth and assets
- Take retirement plan distributions
- Provide for your family and heirs
- Identify common roadblocks to success

# Registration Information

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**or**  
**Day(s)**  
**Date(s)**

All sessions:  
(time to time)

## About Your Instructors

This course is presented across North America by financial services professionals. Your local instructor is <Name>, a <Registered Representative/Advisor Affiliate> of <BD name, branch office address, phone #>, <member FINRA/SIPC>. <Affiliation disclaimer language as required.>

## Tuition

Advance registration and prepayment are required. You may pay with a check or a credit card. Credit cards accepted: <VISA, MasterCard, and Discover>. Make check payable to <Name of School>. Tuition is <\$49>, which includes one workbook. You may bring your spouse or one guest at no additional cost. Additional workbooks may be purchased at the first class for <\$22> each.

## Registration Form

### I will attend **Passport to Retirement**®:

- [Days, Dates]  [Days, Dates]  
 Please remove me from your mailing list. (Please fill out the information below.)

Name \_\_\_\_\_  
Address \_\_\_\_\_  
City \_\_\_\_\_ State \_\_\_\_\_ Zip \_\_\_\_\_  
Daytime Phone \_\_\_\_\_ Evening Phone \_\_\_\_\_  
Email \_\_\_\_\_

- 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 \_\_\_\_\_



## By Phone

For immediate registration, call  
(000) 000-0000



## By Mail

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

**Name**  
Address  
City, State, Zip



## By Fax

Fill out and fax the registration form with your credit-card information to  
(XXX) XXX-XXXX



**By Email**  
(Email address)

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# Preview

**Gain the knowledge to identify and overcome retirement challenges**

Sponsored by and

Conducted at:

**Name or  
logo here**

**Days**

**Dates**

**or**

**Days**

**Dates**

All sessions:  
*(time to time)*

## **This course will cover:**

- **Methods to help you accumulate and protect your retirement savings**
- **How to develop a retirement income stream in retirement**
- **Strategies that could enhance your Social Security benefits**
- **How to make informed retirement plan distribution decisions**
- **What you need to know about retirement plan rollovers and transfers**
- **Strategies to help protect wealth and pass it to your heirs and/or charitable causes**