

COURSE SYLLABUS

COURSE OVERVIEW:

A comprehensive educational course designed to help you understand proper retirement planning and to be prepared for the retirement you've earned. This course is for those within 10 years of retirement or currently retired. Information presented is based on academic research and real-world experience. The course is divided up into the Six Key Areas of Retirement and will be covered as follows:

1. **Plan well. Retire well. Live well:** Understanding All Aspects of Retirement, The Process of Retiring Well, Understanding Your Goals, Transitioning from Serving Money to Letting Your Money Serve You
2. **Income Planning:** When to Take Social Security, Pensions Versus Lump Sum Options, Planning for Inflation, How Far Will the Money Go, How Much Income Do You Need, What to do with a 401K, Strategies to Withdraw Retirement Income, Creating Guaranteed Income Streams
3. **Investment Planning:** Sequence of Returns Risk, Managing Volatility and Risk, How to Become a Disciplined Investor and Manage Your Emotions with Your Investments, Cash in the Bank, Understanding Mutual Funds and Their Fees, What are ETF's, Annuities: Four Types, Withdrawals and The Market, Traditional & Roth IRA's, Life Insurance
4. **Healthcare Planning:** Healthcare Costs in Retirement, Medicare Overview & Insurance Premiums, Long-Term Care Insurance and Other Solutions to Cover Long-Term Care Expenses, How to Protect the Surviving Spouse if the Other Spouse Needs Long-Term Care
5. **Tax Planning:** Income Taxes, Tax Treatment of Investment Strategies, Tax Tables, How to Withdraw from Your Accounts Tax Efficiently, IRA to Roth Conversions, Investments with Tax Advantages, Reducing Tax Burdens for Surviving Spouses
6. **Estate Planning:** Trusts/Wills/Other Ancillary Estate Planning Documents, Reasons to Update Your Estate Plan, What Happens if You are Incapacitated, Estate Taxes, Is a Will Enough, The Probate Process, Creating a Legacy, Charitable Giving, How to Transfer Assets, IRA Disclaiming Strategies

COURSE MATERIALS:

- 200-page textbook to follow along
- Special Report/Articles/Whitepapers/Studies

Participation in class discussions and asking questions is strongly encouraged.
This course will educate you and arm you with the tools to build and live the retirement you earned.

