

Rejuvenate Your Retirement®

An Educational Course **for Retirees**

Now being conducted at...

Location

Dates & Times

Tuesdays

Jan. 28 & Feb. 4

10:00 a.m. to 12:00 p.m.

– or –

Wednesdays

Feb. 5 & 12

1:00 p.m. to 3:00 p.m.

This course consists of two 2-hour sessions.

Course topics include:

*How long will
my money last
during retirement?*

- Calculating whether you should convert your IRA to a Roth IRA
- **Maximizing tax efficiency** under the new 2018 tax policy changes
- Evaluating and **planning for health** care, long-term care, incapacity, and end of life decisions
- Identifying the primary threats to your retirement savings
- **Planning your retirement income** to preserve a comfortable lifestyle
- Affording and enjoying travel, **hobbies, sports,** crafts, socializing, business ventures & lifelong learning

Life Planning for Retirees

Planning Your Income for Life

Making your money last throughout retirement has never been more challenging. People are living longer and fewer retirees have traditional pensions. In recent years, the volatility of the stock and bond markets has been high and interest rates paid by banks have been low. While most retirees are covered by Social Security, this program also faces financial challenges.

This course helps you develop a personalized retirement income plan.

Find out how to:

- Determine what percentage of your assets you must withdraw to meet expenses
- Estimate how many years your money may last and make any adjustments needed to help your money last longer
- Calculate the impact of investment choices, rate of return, and inflation on your plan

Pursue an Active, Healthy & Financially Secure Retirement

Whether your objective is to become more active, give your life a new sense of purpose or make more informed financial decisions, Rejuvenate Your Retirement® has something for everyone. This comprehensive course covers key issues faced by retirees. Discover new ways to stay mentally, physically and socially active, and learn about important financial topics such as tax reduction planning, investment risk management, health care planning and estate planning. Above all, discover how to apply this knowledge to pursue a more active, healthy and financially secure lifestyle in retirement.

Who Should Attend

While there are many courses available for pre-retirement planning, this unique course focuses on the concerns, issues, and needs of today's retirees. Whether you're planning for many years in the future or looking for immediate answers to financial concerns, this course provides an eye-opening experience.

Course Outline

Retirement Income Concerns

- Finding balance in retirement
- How financial rules change at retirement
- Embracing a self-reliant retirement
- Why Americans retire earlier and live longer than expected
- **Transferring longevity risk**
- Elder fraud prevention

How Long Will My Money Last?

- Estimating annual retirement expenses
- **Calculating annual withdrawal rates**
- The impact of declining markets
- Taxes & inflation
- Understanding inflation

Investments

- Feelings vs. behavior
- Investment considerations
- Common investment risks
- **Risk management strategies**
- Income taxes in 2019
- Tax exempt vs. taxable income
- Cash reserve accounts
- DIY vs. professional money management
- Individually managed accounts
- Mutual, index & exchange-traded funds
- Immediate, deferred, variable, fixed, and indexed annuities

Retirement Income Sources

- **Social Security strategies**
- Social Security & taxes
- IRAs vs. Roth IRAs
- **Required minimum distributions**
- Stretch IRAs
- Tax efficiency & withdrawal choices
- IRA to Roth IRA conversions
- 401(k) rollovers
- Pensions: lump sum or payments?
- Annuity withdrawal choices
- Choosing your beneficiary

Health Care Planning

- Health insurance & health care costs
- Evaluating the cost of coverage
- Health insurance options in retirement
- Comparing Medicare plans
- Planning for long-term care expenses
- Long-term care insurance
- Legal planning

Estate Planning

- Reasons to update your estate plan
- **Estate planning & distribution**
- The probate process
- Wills, intestacy & trusts
- Comparing different types of trusts
- Life insurance & annuities
- Taxation of estates

This presentation should not be used as a basis for legal and/or tax advice. In any specific case, the parties involved should seek the guidance and advice of their own legal and tax counsel. Estate planning is done in conjunction with your estate planning attorney, tax attorney and/or CPA.

Course Preview

Retirement Income Concerns

What are your retirement income goals, and what will it take to meet them? Many retirees can expect their good health to last longer than that of their parents. Combined with increasing lifespans and (in some cases) earlier retirement, **today's seniors may spend more than a quarter of their lives in retirement.** As a result, many have become increasingly concerned about outliving their money.

What's your unique vision of an ideal retirement? What would make this chapter of life as secure, fulfilling and purposeful as possible?

How Long Will My Money Last?

This section will include information on how to:

- Estimate annual retirement expenses
- **Estimate income from Social Security, your pension, investments and other sources**
- Determine your estimated annual withdrawals
- Understand inflation and its effects
- Learn why seniors are at higher risk from fraud, and how to recognize and prevent it
- Better protect yourself against identity theft
- Understand market timing and the effects of investing into a declining market

Investments

Investment selections should be determined by analyzing your goals and objectives as well as your personal financial situation. This section will help you to evaluate how you feel about money, and what your risk tolerance may be, and to understand how important it is to align your investment behavior with your attitudes, risk tolerance, and goals.

Course Preview

Retirement Income Sources

This section will discuss some of the issues most important to retirement income, including:

- Social Security claiming strategies, earnings penalty, and taxation
- IRAs, Roth IRAs, and required minimum distributions
- The Stretch IRA strategy
- Tax efficiency and withdrawal order
- IRA to Roth IRA conversions
- Employer-sponsored retirement accounts (including 401(k), 403(b) and 457 plans)
- 401(k) rollover considerations
- Pension decisions
- Life insurance comparison
- Annuity withdrawal choices

Health Care Planning

One of the biggest concerns for retirees is their health. Everyone is aware that aging may increase the need for medical treatment. While we cannot reverse the aging process, we can take steps to stay healthy and to plan for the future. Medical planning should help you prepare for health care, long-term care, incapacity, and end of life.

Estate Planning

For many people, the objective of estate planning is to give as much as possible to family, friends, and charities, while giving as little as necessary to the government.

Topics covered in this section include ownership transfers, probate and wills, types of trusts, income from annuities and estate taxes.

What You Receive

Course Textbook

This course includes a financial planning and retirement textbook. It will help you follow along with the presentation and is yours to keep. The examples, illustrations, and checklists in your book make it easy to understand the concepts discussed in class, provide a step-by-step process to apply what you learn, and serve as a convenient reference tool after the course is complete.

Practical Information You Can Apply

Now that you're retired, your financial decisions are more important than ever. With so many ways to locate financial information, you must choose the method that's right for you. The information in magazines, and newspapers and on the Internet can be conflicting or biased and no one is available to answer your questions.

Rejuvenate Your Retirement® blends life planning activities with time-tested financial strategies to help you make the most of your retirement. This comprehensive course is instructed by a qualified financial professional who can answer your questions and relate course material to real-life examples.

Your Instructor

Your instructor is Gabriel A. Shahin, CERTIFIED FINANCIAL PLANNER™, Accredited Investment Fiduciary, Principal of Falcon Wealth Planning, Inc.

How to Register

Class sizes are limited so register today! **Advance registration** is required.

3 Ways to Register:

1. Register and pay on our secure site. Enter **www.rsvp.courses** into your browser's address line and use **Course ID:** [REDACTED]
We accept VISA, MasterCard, American Express and Discover.
2. Call us today at **(909) 581-8610** to register by phone.
Use **Course ID:** [REDACTED] when registering by phone.
3. Complete the registration form and mail with your tuition payment.
Please make check payable to: Financial Educators Network

Mailing Address:
Financial Educators Network
300 Oswego Pointe Drive, Suite 101
Lake Oswego, OR 97034

Registration fee:

\$39

*(Fee includes one textbook)
Bring your spouse or a guest
at no additional charge.*

Registration Form:

Course ID: [REDACTED]

- I will attend: Tuesday morning classes (Jan. 28 & Feb. 4)
 Wednesday afternoon classes (Feb. 5 & 12)

Your Name: _____

Your Address: _____

City, State, Zip: _____

Email Address: _____

(Email address required for registration confirmation)

Daytime Phone: _____ Evening Phone: _____

Registration Fee: \$39 (advance registration is required)

- I am bringing my spouse or guest at no additional charge.
Registration fee includes one textbook.

Name of spouse or guest: _____

- I'd like another textbook for my spouse/guest: add \$25