

COURSE OUTLINE

RETIREMENT

GOAL SETTING

- Establish written retirement goals
- Determine how you wish to spend your retirement
- Retirement planning process
- Types of financial advisors who can assist you

TAXES

- How investments are taxed
- Ways to reduce taxes on your investments
- Savings strategies for retirement
- How to optimize Health Savings Accounts

NEEDS AND EXPENSES

- Current retirement trends
- Inflation's impact on retirement income
- How much money you need to retire
- Financial and cash flow statements
- Analyze your projected retirement income
- When can you retire?

BONUS

INVESTMENTS

- Determining your investment objective
- Creating an investment policy statement
- Cash, stocks, bonds, real estate investments
- Mutual funds
- Exchange Traded Funds
- Annuities
- Fee based versus commission based investing
- Investment risks

INCOME SOURCES

- Traditional IRAs
- Roth IRAs
- Roth IRA Conversions
- Other income sources
- Social Security eligibility and benefits
- How to maximize social security
- When to collect social security
- Defined contribution plans
- Defined benefit plans

PLAN DISTRIBUTIONS

- Maximizing and collecting pension benefits
- Withdrawing from 401k, 457, 403B plans
- Retirement Plan Exit Strategies
- What to do with corporate stock in your retirement plan
- Accessing retirement plans prior to 59 and 1/2
- Required minimum distributions (RMD)

ESTATE PLANNING

- Planning for incapacity
- Wills
- Estate Taxes
- Probate
- Gifting assets
- Property ownership options
- Trusts

INSURANCE PLANNING

- Disability income insurance
- Health Insurance and Medicare
- Long-term care planning
- Life insurance coverage options