

AN EDUCATIONAL COURSE FOR ADULTS - AGE 50 TO 70

Retirement Planning Today®

Sponsored by

INDIANA UNIVERSITY SOUTH BEND

LOCATION

IUSB South Bend
1700 Mishawaka Avenue
South Bend, IN 46615

DATES & TIMES

Tuesdays, Jan. 28 & Feb. 4
6:00 p.m. to 9:00 p.m.

OR

Saturdays, Feb. 8 & 15
9:00 a.m. to 12:00 p.m.

LOCATION

IUSB Elkhart Center
125 East Franklin Street
Elkhart, IN 46516

DATES & TIMES

Thursdays, Feb. 13 & 20
6:00 p.m. to 9:00 p.m.

OR

Saturdays, Feb. 22 & 29
9:00 a.m. to 12:00 p.m.

LEARN HOW TO:

- Determine the amount of money you need to retire
- Create your own goals for a "successful retirement"
- Eliminate debt and improve cash flow
- Select the retirement plan distribution choice that is right for you
- Plan your retirement income to preserve a comfortable standard of living
- Transfer the risk of potential financial losses before or during retirement
- Reduce or eliminate taxes, expenses, delays and legal challenges with estate planning
- Properly convert your IRA to a Roth IRA

Learn 11 strategies to save on this year's taxes!

Education for Adults

Why Financial Education is Important

Due to recent tax law changes, an uncertain future for Social Security and the shift toward employee-directed retirement plans, the need for sound financial strategies has never been greater. In straightforward language, this class explains time-tested strategies that help you to make informed financial decisions. Whether your objective is to build a nest egg, protect your assets or preserve your lifestyle throughout retirement, this course helps you plan your future with confidence.

By attending Retirement Planning Today®, you learn about the many ways to save for retirement as well as the advantages and disadvantages of each. You discover how to save money on taxes, manage investment risks and protect your assets from potential long-term health care expenses. Above all, this course shows you how to assess your financial situation and develop a personalized plan to achieve your retirement goals.

*You went to school to
prepare for your career.
Now it's time to prepare
for your retirement.*

Who Should Attend

Retirement Planning Today® contains something for everyone. We address financial issues that pertain to the self-employed as well as employees of corporations and government agencies. The course is designed to teach you how to build wealth and align your money with your values to accomplish your goals in life. Whether you plan to retire 20 years from now or have just recently retired, the information you learn in this class can deliver rewards throughout your lifetime.

*Learn how to avoid the
10 biggest retirement
planning mistakes*

The Difference Between Education & Information

You can find trendy financial news almost anywhere but it is difficult to use this information to make informed decisions and create a plan for your retirement. This course is designed to save you time by delivering comprehensive, objective knowledge you can easily apply to your situation. When it comes to important subjects like retirement planning, it makes sense to learn from a reliable, trusted source.

Course Outline

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.

LIFE PLANNING FOR RETIREMENT

- Traditional vs. new retirement
- New retirement opportunities
- Values and objectives in nine areas of life
- The retirement planning process

RETIREMENT NEEDS & EXPENSES

- Early retirement trends
- How long must your money last?
- Inflation, prices and purchasing power
- Retirement expectations
- How much will you need to retire?
- Can you retire today?

RETIREMENT ROADBLOCKS & MISTAKES

- Ten retirement planning mistakes
- Financial and cash-flow statements
- Credit and debt
- Taxes and marginal tax rates
- Eleven strategies to save money on taxes
- Taxable investments
- Capital gains income tax exclusion
- Investments with tax advantages

RETIREMENT INCOME SOURCES

- Traditional IRAs
- Roth IRAs
- IRA to Roth IRA conversions
- Other retirement income sources
- Social Security eligibility and benefits
- Employment income and Social Security
- Employer-sponsored defined benefit plans
- Employer-sponsored defined contribution plans

RETIREMENT PLAN DISTRIBUTIONS

- Retiring or changing jobs?
- Defined benefit and contribution plans
- Three important considerations
- Lump sum vs. IRA transfer vs. annuity payments
- Rollovers, direct rollovers and transfers
- Annuity income and choices
- Early retirement considerations
- Minimum required distributions

INVESTMENTS

- Considerations before you invest
- Cash accounts
- Stocks and bonds
- Mutual funds
- Exchange traded funds
- Unit investment trusts
- Individually managed accounts
- Tax-deferred annuities
- Investment risk management strategies

RISK MANAGEMENT & ASSET PROTECTION

- Disability income insurance
- Health insurance and Medicare
- Long-term care and insurance
- Comparing life insurance

ESTATE PLANNING

- Planning for incapacity
- Taxes
- Why a will may not be enough
- Probate
- Gifting assets
- Joint ownership of property

Course Preview

¹The 2017 Retirement Confidence Survey, Employee Benefit Research Institute.

SECTION 1

LIFE PLANNING FOR RETIREMENT

What do you want to accomplish during your retirement years? Travel? Volunteer or work part-time? Pursue hobbies? To financially prepare for your retirement, you need a clear idea of your retirement and lifestyle goals. This course begins with quick, individual exercises to help you begin thinking about non-financial retirement planning. Today, many pre-retirees see themselves living their retirement years in a much different way than their parents did. As a result, the entire planning process has changed. This more progressive approach is explored throughout this course.

SECTION 2

RETIREMENT NEEDS & EXPENSES

What are your retirement expectations? According to the Employee Benefit Research Institute¹, 60% of workers are very or somewhat confident they will have enough money to “live comfortably” throughout retirement. However, only 41% had actually tried to calculate how much they will need to save! This course contains exercises to help you determine how much money you will need to retire in the future. If you are quickly approaching retirement, we examine whether you can retire today based on the annual income you desire.

SECTION 3

RETIREMENT ROADBLOCKS & MISTAKES

In this section, we identify the 10 biggest retirement planning mistakes and how to avoid them. The highlight of this section is 11 strategies for saving money on this year’s taxes.

SECTION 4

RETIREMENT INCOME SOURCES

This section investigates the many ways to save for retirement and discusses the advantages and disadvantages of each. You learn whether you should convert your IRA to a Roth IRA, and if so, whether it is to your advantage to make the conversion over one or multiple years. Finally, we look at employer-sponsored retirement plans and Social Security benefits to examine important choices you must make.

*Discover more about
planning a secure retirement
than most people learn
in a lifetime*

Course Preview

SECTION 5

RETIREMENT PLAN DISTRIBUTIONS

This expanded section addresses the crucial decisions people must make about their retirement plans when they actually retire. In most cases, these decisions cannot be reversed. We discuss strategies that allow you to take money out of your retirement plans while maintaining financial flexibility during retirement. Above all, we compare retirement plan distribution choices to help you make an informed decision.

You also learn strategies to minimize taxes on your retirement income and avoid tax penalties of up to 50%. Finally, we explain rules for early access to your retirement funds.

SECTION 6

INVESTMENTS

In the most extensive section of this course, you learn about cash accounts, stocks, bonds, mutual funds, exchange traded funds, individually managed accounts, tax-deferred annuities and important considerations before you invest. The highlight of this section is 5 strategies for managing investment risks.

SECTION 7

RISK MANAGEMENT & ASSET PROTECTION

This section addresses strategies designed to protect you from a large financial loss prior to or during retirement. You learn what questions to ask before buying insurance coverage. We investigate many aspects of long-term health care including: the chances you will need it, how much it can cost, who should purchase insurance and alternatives to purchasing coverage. We also compare the different types of life insurance and discuss how to select coverage so you and your family can make an informed decision.

SECTION 8

ESTATE PLANNING

Estate planning isn't just about money and includes much more than planning for your death. It involves personal decisions that affect you, your family and loved ones even while you are still living. As a result of recent tax law changes, estate planning is a moving target. We discuss how to plan for today and for your future.

You learn strategies and techniques to minimize or eliminate income, gift and estate taxes, expenses, delays, legal challenges and a shortage of liquid assets following your death. We also address the best way to hold joint ownership of property (or other assets) based on your situation.

What You Receive

Course Textbook

This course includes a financial planning and retirement textbook with examples and illustrations, which is yours to keep. It helps you follow along with the classroom presentation and also contains valuable bonus worksheets. Written in easy-to-understand terms, your textbook helps you learn more about the financial concepts discussed in class, provides a step-by-step process to apply your knowledge and becomes a useful reference tool after the course is complete.

Classroom Instruction

Retirement Planning Today® is both entertaining and informative. Classroom sessions are instructed by a qualified financial professional who enhances the presentation with stories of real-life experiences. Attendees enjoy the interactive lecture format where participation and questions are encouraged but not required.

Your Instructor

Your instructor, Tony Catanzarite, brings over 25 years of experience in the financial services industry to this class. He earned his B.S. degree in accounting with a minor in economics from St. Joseph's College in Rensselaer, IN. Tony is an Investment Advisor Representative specializing in retirement and estate planning and is the longest tenured instructor for this class in the Michiana area, having taught the Retirement Planning Today® course at both IUSB locations since 2006. Securities and Advisory Services offered through Harbour Investments, Inc. Member FINRA/SIPC Securities licensed in AZ, CA, FL, ID, IN, MI, NC, TN, TX

Objective Education

Unlike financial seminars that focus on a specific topic, this comprehensive course helps you see the “big picture.” It examines many aspects of personal finance and how they can work together to create an integrated retirement plan. This course is educational and non-commercial. No specific financial products are discussed or sold.

Optional Consultation

If you have financial questions that are personal in nature or relate to specific financial products, you may arrange to meet privately with your instructor after the course is complete. This consultation is complimentary for class attendees but is not required.

How to Register

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Information needed for Online Registration:

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Includes:

- Attend with spouse, partner or guest
- Take-home course textbook
- Optional one-on-one consultation

\$50

Registration

Save your seat, space is limited.

Advanced registration required.

REGISTER ONLINE

<http://training.iusb.edu>



We accept Visa, MasterCard, American Express and Discover.

QUESTIONS?

(574) 520-4261

Call for questions or
registration assistance.

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INDIANA UNIVERSITY SOUTH BEND

IUSB Extended Learning Services
PO Box 7111
South Bend, IN 46634

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Attend this course and learn how to:

- ✓ Create a plan to retire early
- ✓ Integrate your finances with your goals and values
- ✓ Use new tax law changes to your advantage
- ✓ Properly allocate your assets within your employer retirement plan
- ✓ Use five investment strategies to help minimize risks and maximize returns
- ✓ Ask the right questions when evaluating insurance coverage

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