

COURSE PREVIEW

¹The 2019 Retirement Confidence Survey.
Employee Benefit Research Institute.

COURSE SECTIONS

- 1 Life Planning for Retirement
- 2 Retirement Needs & Expenses
- 3 Retirement Roadblocks & Mistakes
- 4 Retirement Income Sources
- 5 Retirement Plan Distributions
- 6 Investments
- 7 Risk Management & Asset Protection
- 8 Estate Planning

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.

2 Retirement Needs & Expenses

What are your retirement expectations? According to the Employee Benefit Research Institute¹, 67% of workers are very or somewhat confident they will have enough money to “live comfortably” throughout retirement. However, only 42% 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.

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.

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.*

Call with questions: **804-827-7413**