Rejuvenate Your Retirement®

An Educational Course for Adults — Ages 64 to 75

Classes held at...

Metropolitan Community College - Longview

LOCATION
Room BU 106
500 SW Longview Road | Lee's Summit, MO 64081

Tuesdays
Aug. 4 & 11
9:00 a.m. to 12:00 p.m.

OR

Thursdays
Aug. 6 & 13
1:00 p.m. to 4:00 p.m.

This course consists of two 3-hour sessions

How long will my money last during retirement?

LEARN HOW TO:

- Understanding when you should consider converting your Traditional IRA to a Roth IRA
- Maximizing tax efficiency under recent legislative 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, including inflation and market volitility
- Planning your retirement income to preserve a comfortable standard of living
- Reviewing your estate plan and ways to reduce or eliminate taxes on your assets

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 inflation has been on the rise. 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 WAYS 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

Work towards 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 ways to apply this knowledge to work towards 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.

Learn financial strategies to help you make the most of your retirement.

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.

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 and inflation
- Understanding inflation

Investments

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

Retirement Income Sources

- Social Security strategies and taxation
- IRAs vs. Roth IRAs
- Required minimum distributions
- Tax efficiency and 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 and 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 and distribution
- The probate process
- Wills, intestacy and trusts
- Comparing different types of trusts
- Life insurance and annuities
- Taxation of estates

COURSE PREVIEW

SECTION 1

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?

SECTION 2

How Long Will My Money Last?

This section will include information on ways 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 ways to recognize and prevent it
- Better protect yourself against identity theft
- Understand market timing and the effects of investing into a declining market

SECTION 3

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.

SECTION 4

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
- 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 retirement plans and Social Security benefits to examine important choices you must make.

COURSE PREVIEW

SECTION 5

Health Care Planning

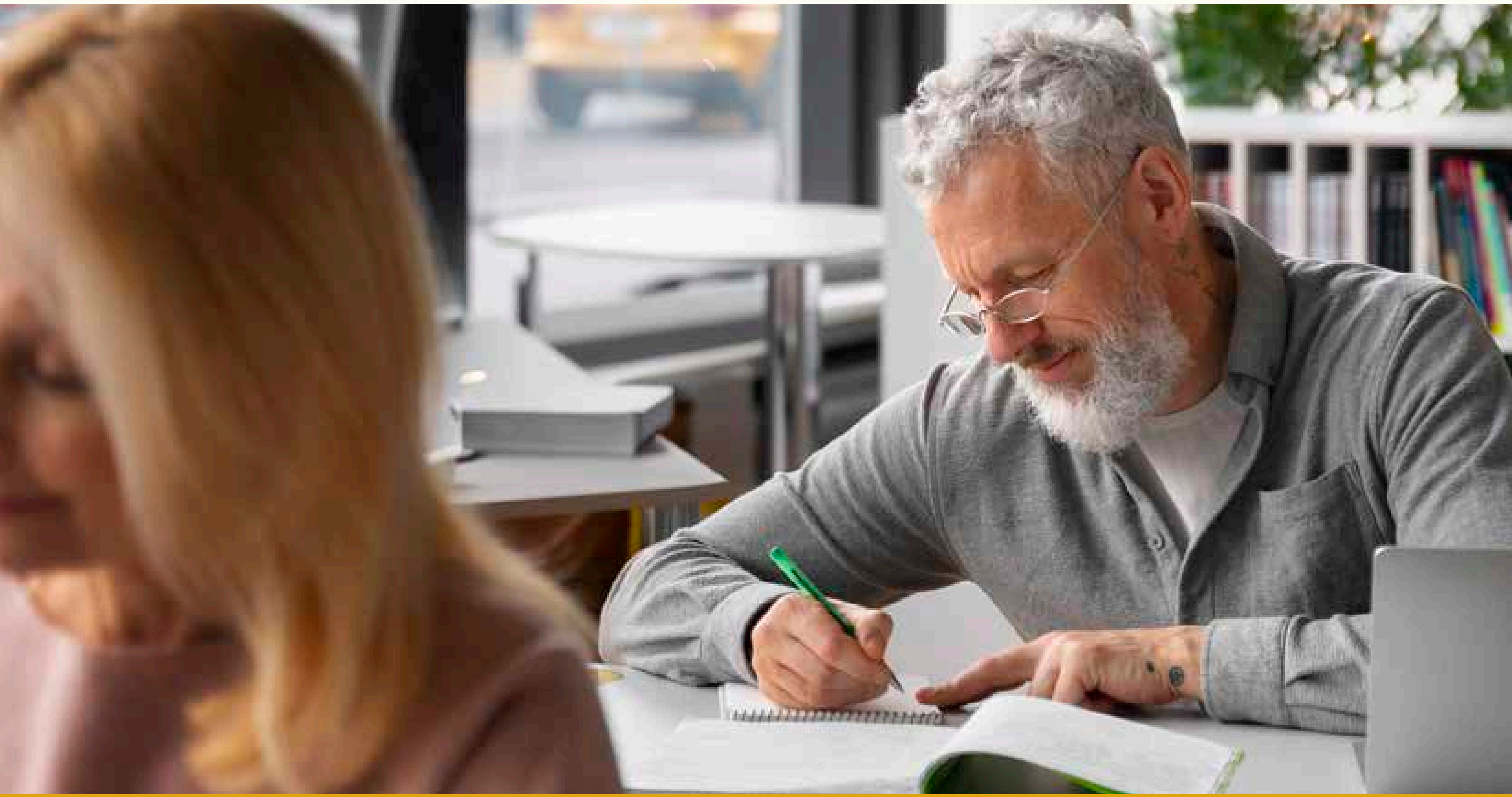
One of the biggest concerns for retirees is their health. Everyone is aware that aging may increase the need for medical treatment. While we cannot reverse the aging process, we can take steps to stay healthy and to plan for the future. Medical planning should help you prepare for health care, long-term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

SECTION 6

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.

Learn ways to work towards our retirement income goals and a more secure and fulfilling future.



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.

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, 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 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 instructors will be Matthew Shull, CFP®, MBA, and Chris Wolff, CFP®, MBA. Securities offered through Cambridge Investment Research, Inc., Member FINRA/SIPC. Advisory Services offered through Capital Investment Management, Inc. Capital Investment Management, Inc. and Cambridge Investment Research, Inc. are independent entities.

Optional Consultation

If your questions are personal 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.

3 WAYS TO REGISTER

Course ID: Q5QJB1

Classes held at...

Metropolitan Community College - Longview

LOCATION

Room BU 106

500 SW Longview Road | Lee's Summit, MO 64081

Tuesdays
Aug. 4 & 11
9:00 a.m. to 12:00 p.m.

OR

Thursdays
Aug. 6 & 13
1:00 p.m. to 4:00 p.m.

REGISTER BY PHONE

888-320-7988

Call us today with questions or to register. We accept Visa, MasterCard, American Express or Discover.

REGISTER ONLINE

rsvp.courses/Q5QJB1

Register and pay on our secure site.

VISA MasterCard DISCOVER AMERICAN EXPRESS

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Registration

Includes:

- Attendance for spouse, partner or guest at no additional cost
- Course textbook
- Optional Consultation
- 6 hours of classroom instruction

Advance registration is required

REGISTER BY MAIL

I will attend: ❑ Tuesday classes: Aug. 4 & 11

❑ Thursday classes: Aug. 6 & 13

Your Course ID: **Q5QJB1**

Your Name: ______________________________

Address: ______________________________

City: ____________________ State: ________ Zip: ____________

Email Address: ______________________________

(Required for registration confirmation)

Mobile Phone: ____________________ Home Phone: ____________________

Tuition: 49 Advance registration is required

Tuition Includes One Textbook.

❑ Spouse/Partner/Guest will attend for at no additional charge.

Spouse/Partner/Guest Name: ______________________________

❑ I'd like another textbook for my spouse/partner/guest: add $35

Mail completed form and check payable to:

Financial Educators Network
1440 Wakarusa Dr, Suite 500
Lawrence, KS 66049-3879

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REGISTER NOW

LEARN HOW TO:

- Determine how many years your retirement savings may last
- Develop a personalized retirement income plan
- Understand how inflation can impact your decisions in retirement

Find out if this continuing education is right for you.