

Retirement Planning Today®

An Educational Course for Adults – Ages 50 to 70

Now being conducted at
University of Louisville

Shelby Hurst Campus

Founders Union Building | Room 211
450 N. Whittington Parkway | Louisville, KY 40222

Thursdays

Mar. 16 & 23

6:30 p.m. to 9:30 p.m.

OR

Tuesdays

Mar. 21 & 28

6:30 p.m. to 9:30 p.m.

This course consists of two 3-hour sessions.

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
- Properly convert your IRA to a Roth IRA
- 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

Avoid retirement roadblocks and plan your future with confidence.

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.



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.

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 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.

Develop a personalized plan to protect your assets and achieve your retirement goals.

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
- Shortfalls of will-only estate plans
- Probate
- Gifting assets
- Joint ownership of property
- Direct transfer assets
- Types and benefits of trusts

Learn strategies for saving money on this year's taxes.

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, 72% of workers are very or somewhat confident they will have enough money to “live comfortably” throughout retirement. However, nearly 50% retired earlier than expected — often because they felt they could afford to at that time. 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.

*Explore the opportunities and challenges
of creating a secure retirement in today’s world.*

COURSE PREVIEW

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.

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.



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.

Learn ways to minimize taxes and remain financially flexible throughout retirement.

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

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.

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.



Your Instructor

Your instructor is Lynore A. Yates, MSF, CLTC, recognized in Louisville Business First as “One of the 20 People to Know in Wealth Management” (March 2022). Securities and Investment advisory services are offered through registered representatives and investment advisor representatives of Cetera Advisory Networks LLC, member FINRA/SIPC, a Broker/Dealer and Registered Investment Adviser. Cetera is under separate ownership from any other named entity. Registered Branch Address: 10345 Linn Station Road, Suite 200, Louisville KY 40223 Phone: 502-420-9912.

This workshop is purely educational. No products or services will be offered for sale and there is no obligation.

Comprehensive Instruction

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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LOCATION

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OR

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PHONE

502-890-2010

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

REGISTER ONLINE

www.rsvp.courses



Register and pay on our secure site.



\$49
Registration

Includes:

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

Advanced registration required.



Scan to register and pay with your mobile device

MAIL-IN FORM

I will attend: Thursday classes: Mar. 16 & 23
 Tuesday classes: Mar. 21 & 28

Your Course ID:
ZY56N1

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 free.

Spouse/Partner/Guest Name: _____

I'd like another textbook for my spouse/partner/guest: add \$30

Mail completed form and check payable to:

*Financial Educators Network
9450 SW Gemini Drive, PMB 19372
Beaverton, OR 97008-7105*



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LEARN HOW TO:

- Create a plan to retire early
- Integrate your finances with your goals and values
- Use the latest tax law changes to your advantage
- Properly allocate your assets within your employer retirement plan
- Use 5 investment strategies to help minimize risks and maximize returns
- Ask the right questions when evaluating insurance coverage
- Ensure your estate plan still functions properly under new laws

RETIREMENT PLANNING TODAY®
PROOF APPROVAL & PAYMENT AUTHORIZATION
FMT-18423 (CAL-97697)

STOP: ONLY SIGN THIS DOCUMENT IF NO CHANGES ARE NEEDED

If changes ARE needed, please send change requests immediately via email to Julie Batey at campaigns@fmtsolutions.com, followed by a phone call or voicemail to 503-766-2900 x606. Please do not send bank account or payment card numbers via email.

PROOF APPROVAL

By signing this authorization form, I understand this campaign will be "launched" and any marketing materials will be printed and/or distributed "AS IS" with no further changes required. Any subsequent change requests will be subject to modification fees. I agree that this proof has been reviewed and approved by the following parties:

1. You, the Licensed Instructor
2. Your venue or sponsor (if required)
3. Your compliance department (if required)

PAYMENT AUTHORIZATION

Campaign Payment Date: Upon signing this form unless you made prior arrangements with your account/campaign manager.

Campaign Payment Deadline: Jan 26 2023. FMT provides a 3-day grace period before applying expediting fees which will begin to accrue starting on Jan 29 2023.

Payment Due: \$9,768.85

Note: A copy of the receipt will be sent to: lynore@ccmresource.com.

As of Feb 15 2023 11:05 AM you have account credit of \$1,899.00. Some of these credits may also be listed below. If these credits are still available when we process your payment for this campaign, we will apply them first followed by the payment type(s) listed below.

| Method | \$ / % | Payment Information |
|-------------|----------|---|
| Client Visa | 100.00 % | Card #: Visa xxxx7715 Exp: 0623 Billing Info: LYNORE YATES 1835 GRAND RIDGE ROAD LOUISVILLE, KY 40214 |

I APPROVE THE CONTENT OF THE PRINTED BROCHURE AND AUTHORIZE FMT SOLUTIONS, LLC TO PROCESS THE ABOVE PAYMENT(S) UPON MY SIGNING THIS AUTHORIZATION UNLESS I HAVE MADE PRIOR ARRANGEMENTS WITH MY ACCOUNT/CAMPAIGN MANAGER. I represent that I am the owner of the account(s) above or have received written authorization by the account owner(s) to initiate payment on their behalf. I have reviewed the Campaign Turnkey Order Form Terms & Conditions and understand that by signing this Proof Approval and Payment Authorization I waive any rights to chargebacks, refunds, or rescheduling of payments already made on this Campaign Order.

/S1/ Name: Lynore Yates

/S1/ Date: _____

/S1/ Signature: _____