RETIREMENT
ELEVATED

Plan Well, Retire Well, Live Well

COURSE SYLLABUS

COURSE OVERVIEW

A comprehensive personal finance course designed to help you understand your retirement plan so you can prepare for and live the retirement you envision. This course is for U.S. residents who are within 10 years of retirement or in retirement. Information presented is based on academic research and real-world experience. The two-day course is divided up into the Six Key Areas of Retirement and will be covered as follows:

Part 1 | 3 hours

- Plan well. Retire well. Live well.: Understanding All Aspects of Retirement, The Process of Retiring Well, Understanding Your Goals, What's Important to You, Staying Active in Retirement, New Opportunities- 30 minutes

- Income Planning: When to Take Social Security, What Social Security & Benefit Plan Makes Sense, Employer-Sponsored Plans, Planning for Inflation, How Far Will the Money Go, What are Your Retirement Expectations, Customized Retirement Calculations, What to do with a 401K, Strategies to Withdraw Retirement Income, Stretch IRA- 1 hour

- Investment Planning: The Market & Emotions, Types of Risk, Managing Investment Risk, Cash in the Bank, Banks and the FDIC, Understanding Mutual Funds, What are ETF's and Do I Need One, Annuities: Four Types, Withdrawals and The Market, Traditional & Roth IRA's, Life Insurance- 1.5 hours

Part 2 | 3 hours

- Tax Planning: Income Taxes & Inflation, Tax Treatment of Investment Strategies, New Year New Taxes, Tax Tables, Tax Efficiency & Withdrawal Order of Assets, IRA to Roth Conversions, Investments with Tax Advantages- 1 hour

- Healthcare Planning: Overview of Health Insurance in Retirement, Medicare Overview & Insurance Premiums, Coverage Cost Comparisons, Options for Long-Term Care, Long-Term Care Insurance- 30 minutes

- Estate Planning: Reasons to Update Your Estate Plan, What Happens if You are Hurt, Estate Planning Taxes, Is a Will Enough, The Probate Process, Creating a Legacy, Charitable Giving, How to Transfer Assets, Is a Trust Right For You, Estate Tax Reduction Techniques- 30 minutes

- Conclusion: Example of What a Plan Looks Like, How to Choose an Advisor- 30 minutes

COURSE MATERIALS

- 150 page textbook to follow along

Participation in class discussions and asking questions is strongly encouraged. This course will educate you and arm you with the tools to build and live the retirement you deserve.