Retirement Planning Today™

An Adult Education Retirement Planning Course

Blue Ridge Community College

This retirement planning course will teach attendees how to:

Retirement Planning Education for Adults Age 50-70

- Create a plan to retire early.
- **How to make your money last during your retirement**
- Use new tax laws to your advantage
- **As the right questions when evaluating insurance coverage**
- Select the retirement plan distribution choice that is right for you
- **Use 5 investment strategies to minimize risks and maximize returns**
- Plan retirement income strategies to preserve your standard of living

What Attendees Receive

- An easy-to-understand education on life planning and retirement planning
- A 230-page textbook with examples and illustrations which is theirs to keep
- After the course, they are entitled to an optional consultation with the instructor. This is their opportunity to ask specific, personal financial questions

Instructor

Your instructor, Warren W. Wall, CFP®, IAR, MBA, has more than 20 years of financial education experience educating individuals and couples who are retired or are planning on retiring soon. He has co-authored two books; ***The Senior's Complete Guide to the Secrets of a Secure** and **Peaceful Retirement*** **and** ***Retirement Investing***, Warren is an Investment Advisor Representative with W. Wall & Company, Inc., located in Asheville, North Carolina.

Class Format

This is a 2 session course format for a total of 6 hours.

- PowerPoint Presentation is used to deliver the course
- Professionally designed workbooks are provided to attendees
- This course is educational and non-commercial. No specific financial products are discussed or sold

Dates and Times

Tuesdays:		**Thursdays:**
Mar. 23rd and Mar. 30th	- or -	Mar. 25th and Apl. 1st
6:30 p.m. – 9:30 p.m.		6:30 p.m. – 9:30 p.m.

Cost

$39.00 per person

Registration Information

Contact Kim Carver at 828-651-9617

Turn over for Course outline

Course Outline

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
- Real rate of return
- 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
- Pension maximization
- Early retirement considerations
- Minimum required distributions

Investments

- Considerations before you invest
- Cash accounts
- Bonds
- Stocks
- Mutual 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
- A will may not be enough
- Probate
- Gifting assets
- Joint ownership of property
- Direct transfer assets
- Benefits of trusts
- Types of trusts