

Retirement Education Course

Offered through The Prepare Institute
a Nonprofit Educational Institution

An Educational Course For Adults – Ages 50 to 70

Now being conducted at...

Springhill Suites by Marriott Athens West

Location

Springhill Suites by Marriott
Athens West
3500 Daniells Bridge Road
Athens, GA 30606

Dates & Times

March 17th & March 24th
6:00pm – 8:30pm

This is a 2-Day Course

This Course Will Address The Following Topics:

Learn about how today's retirement world is different from the past and how to properly prepare for and maintain a retirement plan in today's global and ever-changing financial world.

- **SECURE 2.0 ACT** – Learn how to navigate the Secure 2.0 Act legislation and how it will impact your retirement.
- **Tax Planning** – First learn how the tax system works and about all the different types of taxes in retirement. Then learn about upcoming proposed tax legislation increases and the taxation tools and strategies available for use to help reduce or eliminate these taxes and become as tax efficient as possible.
- **Income Planning** – Learn how to develop the proper income distribution plan and reflect on the ways to ensure maximum lifetime income with minimal tax.
- **Social Security** – Learn about how the Social Security system works, potential changes coming to the system and the strategies available as to how and when to elect your benefits.
- **Wealth Management** – Learn about why investing in retirement is different from investing during your working years. Learn how markets work, the effects of volatility on a retirement plan, and the different investment philosophies and diversification strategies available.
- **Health Care and Insurance** – Learn detailed information on healthcare, Medicare, life insurance and long-term care to help protect your retirement.
- **Legal Documents** – Learn how to effectively plan your estate through the utilization of wills, trusts and various legal documents.

Education for Adults

Why Retirement Education Is Important

With constant tax law changes, an uncertain future for Social Security, the shift toward employee-directed retirement plans, and the probable onset of widespread changes in the U.S. government the need for sound retirement strategies has never been more paramount.

Today's retirement landscape is vastly different from decades past. Retirees today demand capital preservation with growth for income NOW and in the FUTURE.

The risks are abundant: sequencing risk, longevity risk, healthcare risk, inflation risk and market risk to mention a few amongst many others.

This course is designed to deliver comprehensive and up-to-date information, education, and knowledge to assist you to accurately prepare a retirement plan in today's world.

Why Should You Attend?

There are so many different and important decisions to make when planning for your retirement. Thus, proper information, knowledge and education is key. This course focuses on your specific retirement planning questions and concerns.

This Course Is Designed For Current And Future Retirees Who Are:

- Retired or will be retiring within the next 10 years.
- Searching for proper and accurate retirement education and knowledge that is not taught in many schools and universities.
- Looking for the most up-to-date and accurate information regarding taxes, healthcare, income, and estate planning strategies as well as unbiased information with reference to investments and how the markets really work. This is not the standardized information shared by large brokerage houses, banks, and Wall Street firms.
- Concerned about the future of U.S. tax rates and trends.

Here is What You Will Receive

Objective Education and Instruction

Unlike financial programs that focus on a specific topic, this comprehensive course will help you see the “big picture.” It examines many aspects of personal finance and how they can work together to create a complete game plan for retirement.

Course Curriculum Brought to You By:

This course is taught through The Prepare Institute, a nonprofit educational institution. This course is educational and noncommercial. No specific financial products will be discussed or sold. Your sessions will be taught by a qualified, approved instructor through The Prepare Institute who will enhance the presentation with stories of real-life experiences. Attendees will enjoy the interactive lecture format where participation and questions are encouraged, although not required.

Course Workbook and Class Materials

Your tax-deductible tuition payment of \$49 includes a workbook and class materials. They are designed to follow along in class and written in easy-to-understand terms with examples and illustrations to help you learn more about the financial concepts being discussed. Together, the workbook and class materials provide a step-by-step process for applying your knowledge and will become a useful reference tool after the completion of the course. **THESE ARE YOURS TO KEEP.**

Opportunity for Personal and Customized Retirement Planning

If you have financial questions that are personal in nature, you will have a chance to arrange a complimentary one on one lab session with your instructor after the course is completed. This visit is complimentary for class participants and is not mandatory.

Course Outline and Curriculum

Introduction to Today's Retirement Planning World

- Yesterday's vs. today's retirement planning
- New retirement opportunities
- Identifying your values, goals, objectives and desires
- The retirement planning process
- Determining how much wealth you need to retire

The Secure 2.0 Act

- Details of the Secure 2.0 Act and how it will affect your retirement plan
- New required minimum distribution ages, new legislation on qualified charitable distributions, and new Roth rules
- How to help minimize the taxation effects of these laws for your heirs

Tax Implications During Retirement

- How different types of retirement assets and incomes are affected by taxation
- The impact and effect that rising tax rates could have on your assets and cash flow in retirement
- How much of your retirement savings accounts do you really own?
- What deductions will you lose in retirement?
- Could you possibly face a higher tax bracket in retirement?
- Tools and strategies to help reduce, minimize and/or eliminate taxes in retirement

Healthcare and Insurance in Retirement

- How to determine the proper levels of insurance and protection in retirement
- Health insurance, Medicare, and Medicare supplements
- Long-term care and life insurance details and protection options

Course Outline and Curriculum

Wills, Trusts, Estate and Legacy Planning Strategies

- How to transfer assets based upon your wishes
- Estate tax and other tax implications
- Wills, trusts and legal documents
- How living trusts work
- What is probate and do you need it?
- IRA Inheritance Trust
- Selecting power of attorney

Wealth Management and Investment Objectives

- Retirement goals and time horizon
- Types of investment risks
- Types of investment strategies
- Effects on market volatility in retirement
- Cash accounts, bonds, stocks, mutual funds
- Exchange-traded funds (ETFs)
- Tax-deferred annuities
- Structured notes
- Market-linked FDIC insured CDs

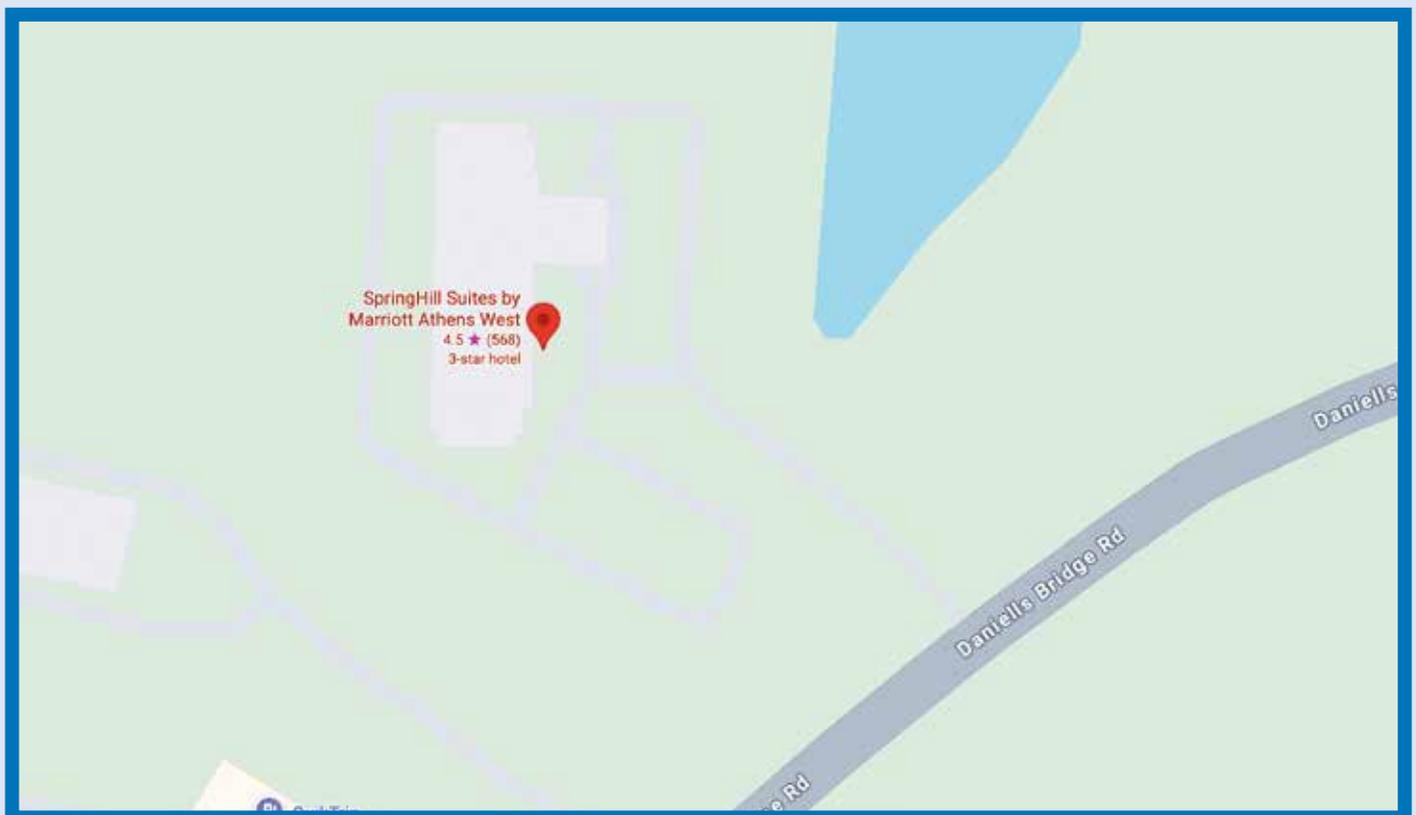
Income Planning

- How to properly draw income from your nest egg
- The impact of taxes and inflation
- Longevity risk and sequencing risk
- Social Security maximization - how and when to elect
- Employer-sponsored retirement plans
- Required minimum distributions (RMDs)
- Case studies
- Traditional IRAs, Roth IRAs, Roth conversions
- Strategies to maximize income and minimize taxes
- Direct vs. indirect rollovers
- Multi-generational and inherited IRAs



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This course is offered by The PREPARE Institute, an independent organization which offers its own education, instruction, and services entirely independent of Springhill Suites by Marriott Athens West. All course materials and instruction are solely offered by The PREPARE Institute. Springhill Suites by Marriott Athens West does not endorse, promote, authorize, or affiliate with such instruction and/or counsel and advice that may be given prior, throughout, and after the conclusion of the course.

How To Register

Location

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Class sizes are limited so register today! Advance registration is required.

Your instructors Mark Peterson & Isaac Pitt

Registration Form

I Will Attend: March 17 & March 24

Your Name: _____

Your Address: _____

City, State, Zip: _____

Daytime Phone: _____ Evening Phone: _____

Email Address: _____

Tuition: \$49 (Advance Registration is Required)

I am bringing my spouse or guest at no additional charge.
Tuition includes one workbook.

Name of Spouse or Guest: _____

The PREPARE Institute is recognized by the IRS as a 501(c)3 nonprofit educational organization that provides retirement planning educational workshops and classes nationwide. Our instructors are licensed and trained financial professionals with a minimum of 5-years of real-world experience in their field. The PREPARE Institute courses and workshops do not promote or endorse any specific products or companies, and no selling is allowed. The PREPARE Institute educational workshops and courses are for general, non-commercial, education only and are not intended to be construed as tax, legal or financial advice. Attendees should seek the assistance of a financial or tax professional familiar with the course material prior to implementing any of the ideas and strategies taught or discussed in this course.

Easy Ways to Register

① Register online at:
<https://www.theprepareinstitute.org/athens/>



② Register by mail:
Complete the registration form and mail with your tuition payment (\$49). Please make your check payable to:

The Prepare Institute
8160 Perry Highway
Pittsburgh, PA 15237

For any questions about the class, please call **770-299-9448**

Steward Partners, its affiliates, and its Financial Advisors do not provide tax or legal advice. We suggest speaking with a tax or legal advisor prior to making any decisions.

Steward Partners, its affiliates, and its Financial Advisors are unaffiliated and separate entity from PREPARE Institute.

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Curriculum is brought to you by:


Proactive Retirement Education & Planning
www.theprepareinstitute.org

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This course is intended for current and future retirees. It is not intended for financial professionals.