

Welcome to
Financial Strategies for
Successful Retirement[®]

PREVIEW

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Everyone Needs Retirement Planning

Most people spend time dreaming about having the financial freedom to do what they want.

Unfortunately, most people do not spend enough time preparing for the financial realities of retirement.

Many Americans have discovered that it is possible to increase their retirement savings without seriously reducing their standard of living.

This course will give you knowledge that you need.

Once your finances are in place, you may consider various leisure activities.

PREVIEW

My Objectives

Please take a few moments to list your reasons for attending this class. Identifying what you want to receive from this experience will help you focus on the information that is most helpful to you.

1. _____
2. _____
3. _____
4. _____
5. _____

PREVIEW

Agenda

Financial Basics

Retirement Income

Investments

Risk Management

Estate Planning

Optional Retirement Planning Consultation

PREVIEW



Lifestyles

The Lifestyles pages offer you some nonfinancial ideas to consider as you prepare for retirement.



Lifestyles Directory

Financial Basics

Are You Ready for Retirement?
Stress and Retirement

Retirement Income

10 Tips for a Healthy Retirement
The New “Working” Retirement

Investments

Traveling Outside the United States
Volunteerism

Risk Management

Preparing for Social Change
Thinking about Relocating?

Estate Planning

Road Scholar
Lifelong Learning

RESOURCE PAGE INDEX

Some retirement planning topics need more explanation than your instructor has time to provide. Other topics are important to some people but not to others.

Financial Basics

Using Credit Wisely and Controlling Debt
Federal Income Tax Terms

Retirement Income

Taxation of Social Security Benefits

Social Security Tips

Traditional IRA Deductibility Phaseout

Defined Benefit Pension Plan

401(k) Plan

403(b) Plan

SIMPLE Plan

SEP-IRA Plan

457 Plan

Early Retirement Distribution Choices

RESOURCE PAGE INDEX

Investments

Types of Investment Risk

Safe But Not Stable

Stock Classifications

Individual Investment Considerations

Selecting Mutual Funds

Risk Management

Property and Casualty Insurance

Important Medicare Considerations

Long-Term-Care Policy Considerations

Estate Planning

Determining Your Taxable Estate

Estate Planning Suggestions

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How This Course Can Help You

This course will help you learn how to:

- Assess your retirement income needs.
- Understand a variety of investment choices.
- Potentially increase your investment returns.
- Use federal tax laws to your advantage.
- Make wise use of your employer-provided benefits.
- Protect yourself and your family from economic catastrophes.
- Transfer your possessions to the next generation.
- Develop a plan to meet your retirement goals.

PREVIEW

Financial Basics

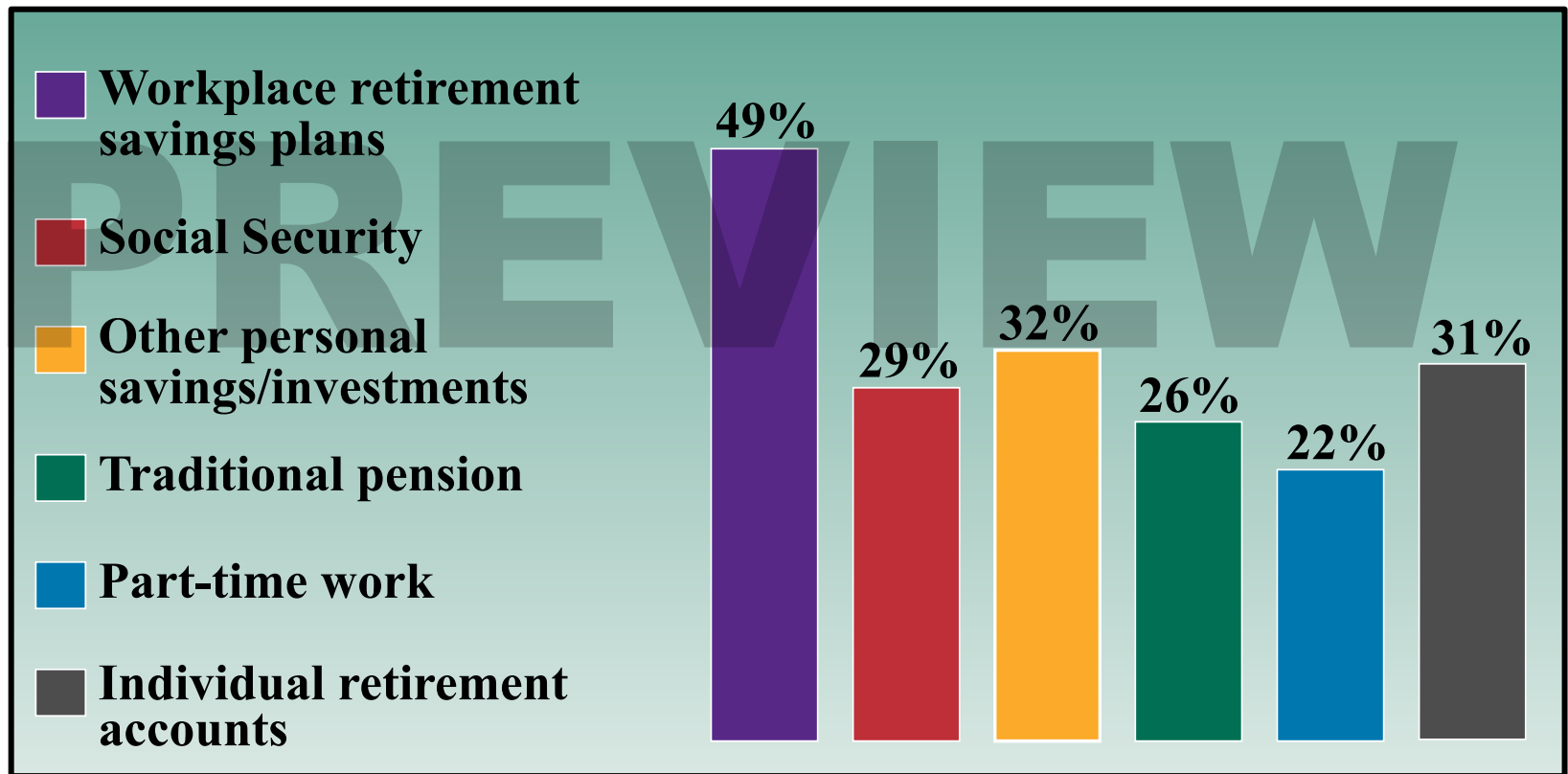
*“Money is only a tool. It will
take you wherever you wish,
but it will not replace
you as the driver.”*

Ayn Rand



Retirement Income: Perception and Reality

Perception¹

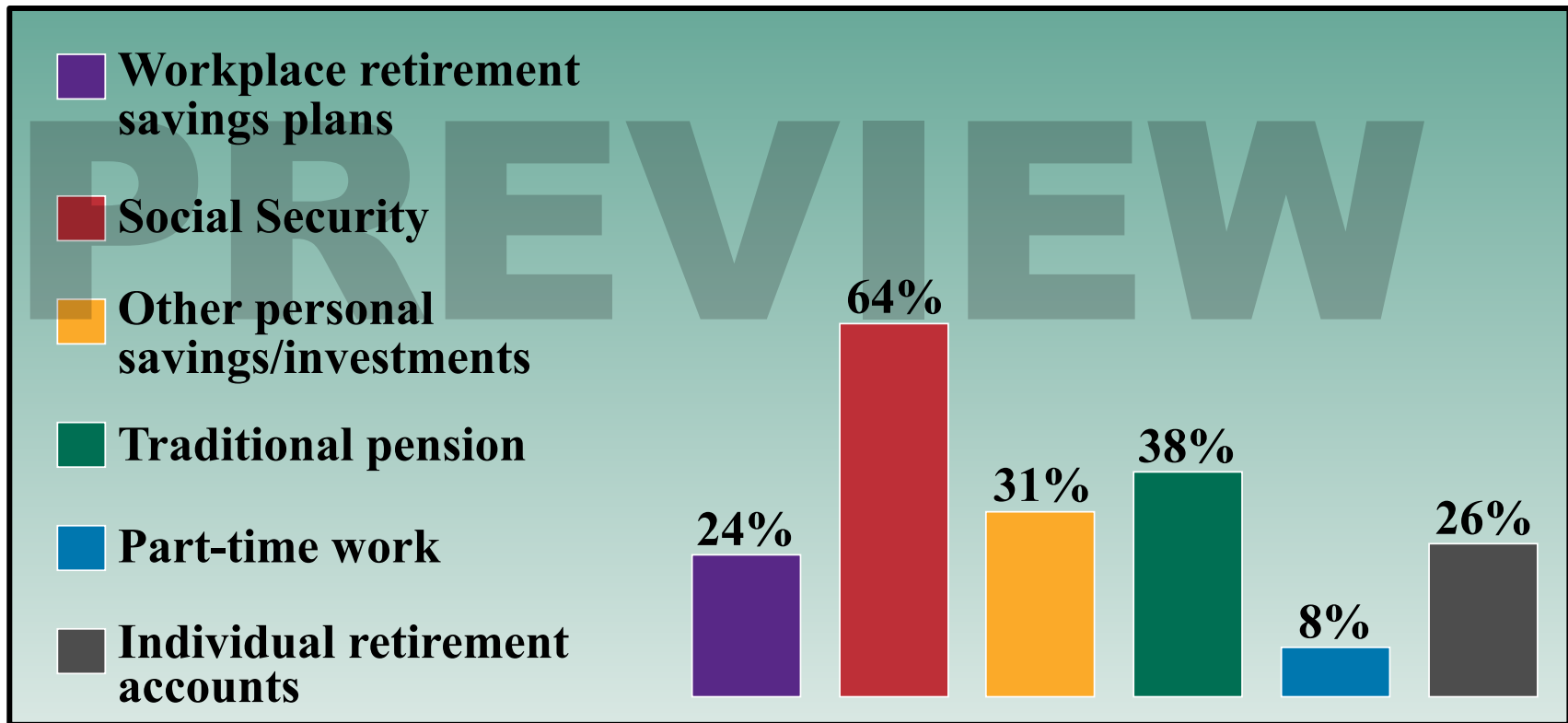


* Totals to more than 100% due to multiple responses being allowed.

¹ 2022 Retirement Confidence Survey, Employee Benefit Research Institute.

Retirement Income: Perception and Reality

Reality²



* Totals to more than 100% due to multiple responses being allowed.

¹ 2022 Retirement Confidence Survey, Employee Benefit Research Institute.

How Long Will You Be Retired?

Current age	1941 life expectancy ¹	Current life expectancy ²	
		Male	Female
Birth	62.3	74.2	79.9
40	69.3	77.0	81.5
55	72.8	79.3	83.0
70	79.0	83.7	85.9
85	88.7	90.5	91.5

¹ 1941 Standard Ordinary Mortality Table, National Association of Insurance Commissioners.

² National Vital Statistics Report, Vol. 71, No. 1, National Center for Health Statistics, 2022.

Figures show life expectancy for 2020 (most current data available)

Are You Ready for Retirement?



Are you prepared financially?

Do you love your job?

How will you fill your time?

Is your spouse ready?

Where will you live?

Nine Reasons People Fail Financially in Retirement

1. *Procrastination.*

2.

3.

4.

5.

6.

7.

8.

9.

PREVIEW

Does a Convenient Time Ever Come?

We're 25. We can't save money now. We're just getting started and don't earn very much. It takes everything we have to pay the bills and have some fun. Besides, we don't plan to retire for another 30 or 40 years. We have lots of time.

We're 35. Our family is growing. Our mortgage and car payments are very high. We need to invest in ourselves so we can get promoted. When we have higher-paying jobs, we will have money to invest. But we can't afford anything now.

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Does a Convenient Time Ever Come?

We're 45. We spend all of our extra money on our children. We work hard and think we deserve a good lifestyle. We should be able to save after the children are on their own.

We're 55. Retirement is staring us in the face. We need to get started on our investments. But our careers have peaked. We need all of our income to live. Our parents are facing health-care issues that we may need to finance, and our children still need some help. We can't afford to set anything aside right now.

We're 65. Who, us? Sure, investing is a great idea, but we're 65. Social Security doesn't go far. We should have started years ago, but it's too late now.

Nine Reasons People Fail Financially in Retirement

1. *Procrastination.*

2. *Failure to set clear financial goals.*

3.

4.

5.

6.

7.

8.

9.

PREVIEW

Setting Goals

These are the steps in goal setting:

1. Dream.

2. Reduce the dreams to writing.

Make them specific.

Quantify them.

Set them within a time frame.

3. Organize the dreams.

Prioritize them.

Determine a course of action.

Break the goals into subgoals.

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Setting Goals

4. Implement your action plan.

Take action.

Monitor your progress.

Adjust as needed.

5. Celebrate your accomplishments!

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