

Four Pillars of a Successful Retirement

Image List

Session 1

- | | | | |
|------|-------------------------------------------------------------|------|----------------------------------------------------------------|
| 0010 | Welcome | 0260 | Spousal Benefit |
| 0020 | Our Commitment | 0270 | How Claiming Age Affects the Spousal Benefit |
| 0030 | Workbook and Evaluation Form | 0280 | How Filing for Early Benefits Could Reduce the Spousal Benefit |
| 0040 | Are You Prepared...? | 0290 | Excess Spousal Benefit Case Study |
| 0050 | Do You Have the Time...? | 0300 | “Restricted Application” for Spousal Benefit |
| 0060 | Four Pillars of a Successful Retirement | 0310 | Restricted Application Case Study |
| 0070 | Three Risks | 0320 | Survivor Benefit |
| 0080 | Inflation: Rising Prices Over Time | 0330 | Switching from a Worker Benefit to a Survivor Benefit |
| 0090 | Inflation: Your Money Also Loses Purchasing Power Over Time | 0340 | Before You Make a Decision |
| 0100 | Why Inflation Really Matters | 0350 | Maximizing Lifetime and Survivor Benefits |
| 0110 | Rising Costs of Health Care | 0360 | The Impact of Divorce |
| 0120 | Long-Term Care | 0370 | How to Receive Retroactive Benefits |
| 0130 | Unpredictability of the Financial Markets | 0380 | “Do Over” or “Reset” Strategy |
| 0140 | Bear Market Retiree | 0390 | “Start, Stop, Restart” Strategy |
| 0150 | Four Pillars (recap) | 0400 | Other Factors That Could Reduce Your Social Security Payments |
| 0160 | Social Security | 0410 | A Percentage of Your Social Security Benefits Could Be Taxed |
| 0170 | Income That Will Last a Lifetime | 0420 | Retirement Earnings Test (RET) |
| 0180 | History Behind America’s Retirement Safety Net | 0430 | Windfall Elimination Provision (WEP) |
| 0190 | Who Is Eligible for Social Security Benefits? | 0440 | Government Pension Offset (GPO) |
| 0200 | Your Social Security Statement | 0450 | Medicare Premiums |
| 0210 | Understanding COLAs | 0460 | 2019 Medicare Costs |
| 0220 | When Can You Claim Social Security Retirement Benefits? | 0470 | When Should You Enroll in Medicare? |
| 0230 | How Does Filing Early or Later Affect the Monthly Benefit? | 0480 | True or False: Social Security Misconceptions |
| 0240 | How Claiming Age Affects Monthly and Annual Benefits | 0490 | Uncertain Future of America’s Retirement Safety Net |
| 0250 | How Claiming Age Affects Lifetime Benefits | 0500 | Break |

Four Pillars of a Successful Retirement

Image List

0510	Income Strategy	0790	Endowment Method
0520	What Happens When You Retire?	0800	Life-Expectancy Method
0530	Three Steps to Developing an Income Strategy	0810	Three-Tiered Strategy
0540	Size Up Current Situation	0820	The Millers' Three-Tiered Strategy
0550	Lifestyle	0830	Portfolio and Retirement Plans: What to Spend First?
0560	Size Up Sources of Retirement Income	0840	Consider Taxable Assets First
0570	"I'll Just Keep Working"	0850	Winners vs. Losers
0580	Personal Savings and Investments	0860	Retirement Plan Options
0590	Three Steps to Developing an Income Strategy	0870	Lump-Sum Distributions
0600	Asset Allocation	0880	Systematic Withdrawals
0610	Sample Asset Allocation Models	0890	Lifetime Annuity
0620	Twenty-Year Performance Record	0900	Example: Lifetime Annuity Options
0630	Investing in Retirement	0910	Which Distribution Option Is Right for You?
0640	Primary Retirement Objective: Income	0920	IRA Rollover
0650	Bond Basics	0930	IRA Rollover: Possible Drawbacks vs. Employer Plans
0660	Bond Risks	0940	Required Minimum Distributions (RMDs)
0670	Strategy to Help Manage Bond Risks: Laddering	0950	How Are RMDs Calculated?
0680	Income-Producing Mutual Funds and ETFs	0960	Should You Consider a Roth IRA?
0690	Dividend-Paying Stocks	0970	Roth IRA: Other Considerations
0700	Tax-Exempt Investments	0980	Annuities
0710	Tax-Exempt Investing	0990	Fixed Annuities
0720	Three Steps to Developing an Income Strategy	1000	Types of Fixed Annuities
0730	How Long Would a Retirement Portfolio Last?	1010	Why Is an Immediate Annuity an Attractive Option?
0740	Unpredictable Markets	1020	How an Immediate Annuity Works
0750	What Can an Investor Do?	1030	Qualified Longevity Annuity Contract (QLAC)
0760	Withdrawal Strategies	1040	Variable Annuities
0770	4% Rule	1050	Indexed Annuities
0780	How Long Could \$1 Million Last?	1060	Three Steps to Developing an Income Strategy

Four Pillars of a Successful Retirement

Image List

- 1070 Next Session: Tax Planning and Legacy Planning
- 1080 Thank You
- Session 2**
- 1090 Tax Planning**
- 1100 Tax Planning Overview
- 1110 Major Tax Legislation (Last 10 Years)
- 1120 Tax Cuts and Jobs Act of 2017
- 1130 How Will Your Retirement Income Be Taxed?
- 1140 Ordinary Income
- 1150 Marginal Tax Rates
- 1160 Marginal Tax Rates — Single Filers
- 1170 Marginal Tax Rates — Married Filing Jointly
- 1180 Marginal vs. Effective Tax Rates
- 1190 2019 Marginal Tax Rates — Married Filing Jointly
- 1200 Long-Term Capital Gains and Qualified Dividends
- 1210 Long-Term Capital Gains — Tax Reform
- 1220 Long-Term Capital Gains and Qualified Dividends: Tax Rates Based on Taxable Income
- 1230 Long-Term Capital Gains and Qualified Dividends: 2019 Tax Rates: Married Filing Jointly
- 1240 Additional 3.8% Net Investment Income Tax
- 1250 Alternative Minimum Tax (AMT)
- 1260 Employer-Sponsored Retirement Plans and IRAs
- 1270 Roth Accounts
- 1280 Annuities
- 1290 Health Savings Accounts (HSAs)
- 1300 Tax-Exempt Bonds
- 1310 How Are Social Security Benefits Taxed?
- 1320 Social Security Benefits — “Combined Income”
- 1330 Taxability of Social Security Benefits
- 1340 Taxability of Social Security Benefits
- 1350 Taxability of Social Security Benefits
- 1360 Thinking About Your Own Retirement
- 1370 Tax Cuts and Jobs Act — Other Changes
- 1380 Deductions
- 1390 Standard Deduction and Personal Exemptions
- 1400 Standard Deduction and Personal Exemptions
- 1410 Itemized Deductions
- 1420 Itemized Deductions
- 1430 Itemized Deductions — Home Mortgage Interest
- 1440 Itemized Deductions — State and Local Taxes (SALT)
- 1450 Standard Deduction vs. Itemized Deductions
- 1460 Roth IRA Recharacterizations
- 1470 Other Changes Worth Noting
- 1480 Other Changes Worth Noting
- 1490 Break
- 1500 **Legacy Planning**
- 1510 Your Estate Comprises All the Assets You Own
- 1520 Goals of Estate Conservation
- 1530 Benefits of Estate Conservation
- 1540 Important Estate Documents
- 1550 Estate Conservation Challenges

Four Pillars of a Successful Retirement

Image List

- 1560 Estate Conservation Challenges: Probate
- 1570 Estate Conservation Challenges: Taxes
- 1580 State Estate and Inheritance Taxes
- 1590 Basic Estate Tax Concepts
- 1600 Unlimited Marital Deduction
- 1610 Federal Estate Tax Exclusion
- 1620 Portability of Exclusion Between Spouses
- 1630 Potential Pitfalls to Portability
- 1640 Annual Gift Tax Exclusion
- 1650 Step-Up in Basis vs. Carryover Basis Rules
- 1660 Distribution of Assets at Death
- 1670 Distribution of Assets at Death
- 1680 Problems with Intestacy
- 1690 Will
- 1700 Will Considerations
- 1710 Premarital Agreement
- 1720 Trust
- 1730 Parties Involved in a Trust
- 1740 Types of Trusts
- 1750 Testamentary Trust
- 1760 Living Trust
- 1770 Advanced Trust Strategies
- 1780 Why Consider a Bypass Trust?
- 1790 Irrevocable Life Insurance Trust
- 1800 Last-Survivor Life Insurance Policy
- 1810 Charitable Giving Strategies
- 1820 Providing for Your Heirs
- 1830 Review Your Estate Plans Periodically
- 1840 Putting Your Knowledge to Work
- 1850 Evaluation Form and Complimentary Consultation
- 1860 Thank You