

Welcome to
***Financial Strategies for
Successful Retirement[®]***

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PREVIEW

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PREVIEW

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

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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

PREVIEW

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	SIMPLE Plan
Social Security Tips	SEP-IRA Plan
Traditional IRA Deductibility Phaseout	457 Plan
Defined Benefit Pension Plan	Early Retirement Distribution Choices
401(k) Plan	
403(b) Plan	



PREVIEW

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



PREVIEW

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



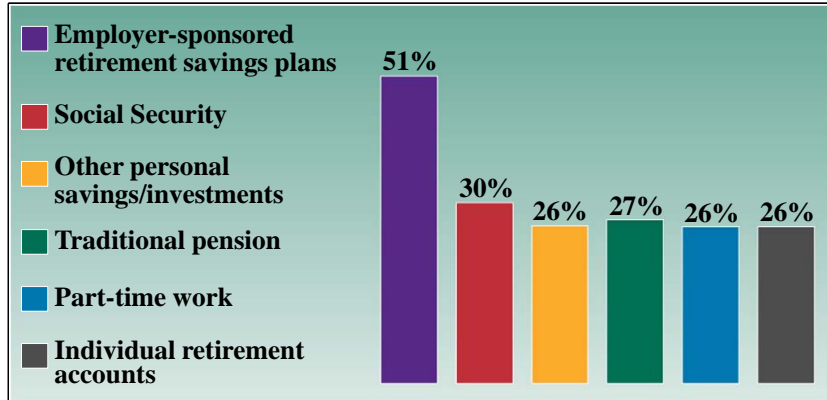
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Retirement Income: Perception and Reality

Perception¹



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

¹ 2019 Retirement Confidence Survey, Employee Benefit Research Institute.

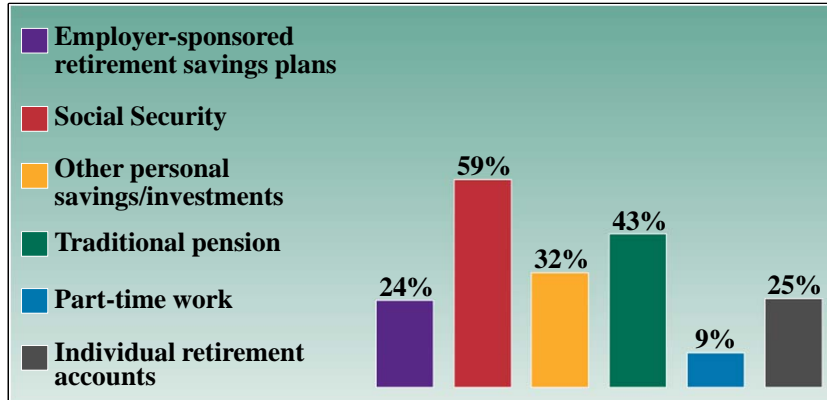
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PREVIEW

Retirement Income: Perception and Reality

Reality²



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

¹ 2019 Retirement Confidence Survey, Employee Benefit Research Institute.

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How Long Will You Be Retired?

Current age	1941 life expectancy ¹	Current life expectancy ²	
		Male	Female
Birth	62.3	76.1	81.1
40	69.3	78.7	82.6
55	72.8	80.6	83.9
70	79.0	84.5	86.7
85	88.7	90.9	92.0

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¹ 1941 Standard Ordinary Mortality Table, National Association of Insurance Commissioners.
² National Vital Statistics Report, Vol. 68, No. 7, National Center for Health Statistics, 2019.
 Figures show life expectancy for 2017.

PREVIEW

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?

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Nine Reasons People Fail Financially in Retirement

- 1. *Procrastination.* _____
- 2. _____
- 3. _____
- 4. _____
- 5. _____
- 6. _____
- 7. _____
- 8. _____
- 9. _____

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