

Retirement Planning Today®

An Educational Course for Adults

Now being conducted at...

Ohlone College Newark Campus

Location

Ohlone College, Newark Campus
Newark Center For Health Sci & Tech
39399 Cherry Street
Newark, CA 94560

Dates & Times

Tuesdays
Oct. 23 & 30
6:30 p.m. to 9:30 p.m.

This course consists of two 3-hour sessions.

Learn how to:

- Determine the amount of money you need to retire
- Create your own goals for a "successful retirement"
- Eliminate debt and improve cash flow
- Properly convert your IRA to a Roth IRA
- Select the retirement plan distribution choice that is right for you
- Plan your retirement income to preserve a comfortable standard of living
- Transfer the risk of potential financial losses before or during retirement
- Reduce or eliminate taxes, expenses, delays and legal challenges with estate planning

*Learn 11
strategies to
save money
on this year's
taxes!*

Education for Adults

You went to school to prepare for your career.

Now it's time to prepare for your retirement.

Why Financial Education is Important

Due to recent tax law changes, an uncertain future for Social Security and the shift toward employee-directed retirement plans, the need for sound financial strategies has never been greater. In straightforward language, this class explains time-tested strategies that help you to make informed financial decisions. Whether your objective is to build a nest egg, protect your assets or preserve your lifestyle throughout retirement, this course helps you plan your future with confidence.

By attending Retirement Planning Today®, you learn about the many ways to save for retirement as well as the advantages and disadvantages of each. You discover how to save money on taxes, manage investment risks and protect your assets from potential long-term health care expenses. Above all, this course shows you how to assess your financial situation and develop a personalized plan to achieve your retirement goals.

The Difference between Education and Information

You can find trendy financial news almost anywhere but it is difficult to use this information to make informed decisions and create a plan for your retirement. This course is designed to save you time by delivering comprehensive, objective knowledge you can easily apply to your situation. When it comes to important subjects like retirement planning, it makes sense to learn from a reliable, trusted source.

Who Should Attend

Retirement Planning Today® contains something for everyone. We address financial issues that pertain to the self-employed as well as employees of corporations and government agencies. The course is designed to teach you how to build wealth and align your money with your values to accomplish your goals in life. Whether you plan to retire 20 years from now or have just recently retired, the information you learn in this class can deliver rewards throughout your lifetime.

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
- 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
- Early retirement considerations
- Minimum required distributions

Investments

- Considerations before you invest
- Cash accounts
- Stocks and bonds
- Mutual funds
- Exchange traded 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

**Learn how to
avoid the
10 biggest
retirement
planning
mistakes.**

This presentation should not be used as a basis for legal and/or tax advice. In any specific case, the parties involved should seek the guidance and advice of their own legal and tax counsel. Estate planning is done in conjunction with your estate planning attorney, tax attorney and/or CPA.

Course Preview

It takes more than money to live a "rich life." Consider how you would like to spend your time and money during retirement.

Section 1 – Life Planning for Retirement

What do you want to accomplish during your retirement years? Travel? Volunteer or work part-time? Pursue hobbies? To financially prepare for your retirement, you need a clear idea of your retirement and lifestyle goals. This course begins with quick, individual exercises to help you begin thinking about non-financial retirement planning.

Today, many pre-retirees see themselves living their retirement years in a much different way than their parents did. As a result, the entire planning process has changed. This more progressive approach is explored throughout this course.

Section 2 – Retirement Needs & Expenses

What are your retirement expectations? According to the Employee Benefit Research Institute¹, 60% of workers are very or somewhat confident they will have enough money to "live comfortably" throughout retirement. However, only 41% had actually tried to calculate how much they will need to save!

This course contains exercises to help you determine how much money you will need to retire in the future. If you are quickly approaching retirement, we examine whether you can retire today based on the annual income you desire.

Section 3 – Retirement Roadblocks & Mistakes

In this section, we identify the 10 biggest retirement planning mistakes and how to avoid them. The highlight of this section is 11 strategies for saving money on this year's taxes.

Section 4 – Retirement Income Sources

This section investigates the many ways to save for retirement and discusses the advantages and disadvantages of each. You learn whether you should convert your IRA to a Roth IRA, and if so, whether it is to your advantage to make the conversion over one or multiple years. Finally, we look at employer-sponsored retirement plans and Social Security benefits to examine important choices you must make.

¹The 2017 Retirement Confidence Survey. Employee Benefit Research Institute.

Course Preview

Section 5 – Retirement Plan Distributions

This expanded section addresses the crucial decisions people must make about their retirement plans when they actually retire. In most cases, these decisions cannot be reversed. We discuss strategies that allow you to take money out of your retirement plans while maintaining financial flexibility during retirement. Above all, we compare retirement plan distribution choices to help you make an informed decision.

You also learn strategies to minimize taxes on your retirement income and avoid tax penalties of up to 50%. Finally, we explain rules for early access to your retirement funds.

Section 6 – Investments

In the most extensive section of this course, you learn about cash accounts, stocks, bonds, mutual funds, exchange traded funds, individually managed accounts, tax-deferred annuities and important considerations before you invest. The highlight of this section is 5 strategies for managing investment risks.

Section 7 – Risk Management & Asset Protection

This section addresses strategies designed to protect you from a large financial loss prior to or during retirement. You learn what questions to ask before buying insurance coverage. We investigate many aspects of long-term health care including: the chances you will need it, how much it can cost, who should purchase insurance and alternatives to purchasing coverage. We also compare the different types of life insurance and discuss how to select coverage so you and your family can make an informed decision.

Section 8 – Estate Planning

Estate planning isn't just about money and includes much more than planning for your death. It involves personal decisions that affect you, your family and loved ones even while you are still living. As a result of recent tax law changes, estate planning is a moving target. We discuss how to plan for today and for your future.

You learn strategies and techniques to minimize or eliminate income, gift and estate taxes, expenses, delays, legal challenges and a shortage of liquid assets following your death. We also address the best way to hold joint ownership of property (or other assets) based on your situation.

Most people must make crucial decisions about their retirement plans when they retire. In many cases, these decisions cannot be reversed.

What You Receive

*Discover
more about
planning a
secure
retirement
than most
people learn
in a lifetime.*

Classroom Instruction

Retirement Planning Today® is both entertaining and informative. Classroom sessions are instructed by a qualified financial professional who enhances the presentation with stories of real-life experiences. Attendees enjoy the interactive lecture format where participation and questions are encouraged but not required.

Course Textbook

This course includes a financial planning and retirement textbook with examples and illustrations, which is yours to keep. It helps you follow along with the classroom presentation and also contains valuable bonus worksheets. Written in easy-to-understand terms, your textbook helps you learn more about the financial concepts discussed in class, provides a step-by-step process to apply your knowledge and becomes a useful reference tool after the course is complete.

Objective Education

Unlike financial seminars that focus on a specific topic, this comprehensive course helps you see the "big picture." It examines many aspects of personal finance and how they can work together to create an integrated retirement plan. This course is educational and non-commercial. No specific financial products are discussed or sold.

How to Register

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

Location

Ohlone College, Newark Campus
Newark Center For Health Sci & Tech
39399 Cherry Street
Newark, CA 94560

Dates & Times

Tuesdays
Oct. 23 & 30
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Your Instructor

Your local instructor, Neepa Shah, MBA, is a registered representative of and offers securities, investment advisory services and financial planning through MML Investors Services, LLC, member SIPC (3003 Oak Road, Ste. 250, Walnut Creek, CA 94597, Phone 925-979-2300). Neepa Shah CA Insurance License #0G85120

Easy Ways to Register:

1. Complete the registration form and mail with your payment. Please make check payable to:
MML Investors Services, LLC

Mailing Address:
Retirement Course Registration
Attn: Neepa Shah
2201 Walnut Ave, #140
Fremont, CA 94538

2. Call us today at
(510) 355-0356
with questions or
to register.

Registration Form:

I will attend: Tuesday classes (Oct. 23 & 30)

Your Name: _____

Your Address: _____

City, State, Zip: _____

Daytime Phone: _____ Evening Phone: _____

Registration fee: \$49 (advance registration is required)

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

Name of spouse or guest: _____

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Classroom Instruction for Adults

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Newark Center**

Tuesdays
Oct. 23 & 30
6:30 p.m. to 9:30 p.m.

Attend this course and learn how to:

- Create a plan to retire early
- Integrate your finances with your goals and values
- Use new tax law changes to your advantage
- Properly allocate your assets within your employer retirement plan
- Use 5 investment strategies to help minimize risks and maximize returns
- Ask the right questions when evaluating insurance coverage
- Ensure your estate plan still functions properly under new laws