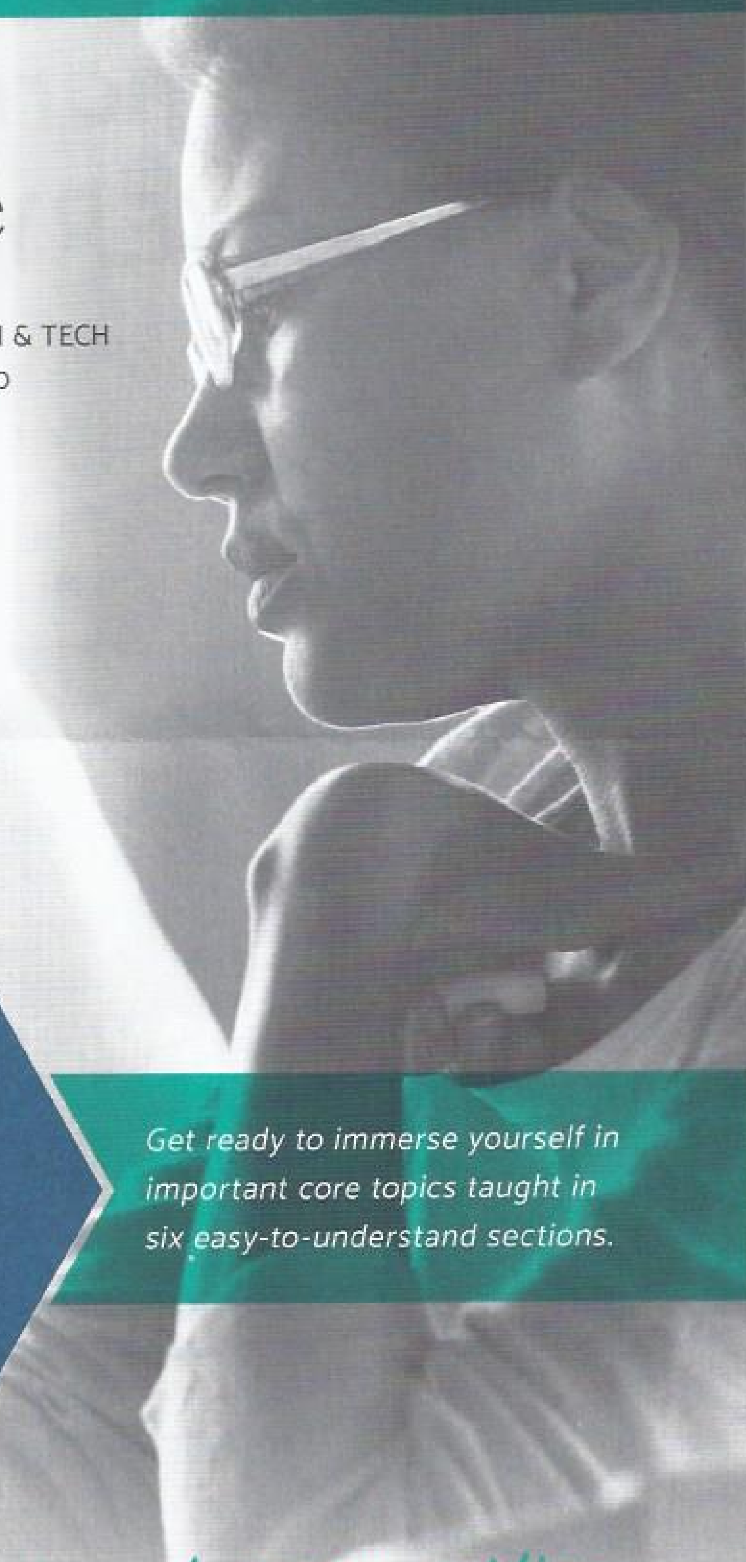
Wealth Creation Today™

A Personal Finance Course for Professionals



Now being conducted at

Ohlone College

NEWARK CAMPUS • NEWARK CENTER FOR HEALTH SCI & TECH
39399 CHERRY STREET • NEWARK, CA 94560

OCT. 27 & NOV. 3

SATURDAYS
9:00AM – 12:00PM

- Course taught by seasoned industry practitioners
- Six hours of financial mastery education
- Register today to empower your wealth accumulation strategy

Get ready to immerse yourself in important core topics taught in six easy-to-understand sections.

Effective financial principles in a classroom setting

REAL WORLD
FINANCIAL EDUCATION

"Your tomorrow is about to get VERY REAL."

Learn how to pay yourself first and build your wealth strategy on financial bedrock.

IS THIS COURSE RIGHT FOR ME?

Nearly every successful professional could benefit from increased financial fluency. Whether you are a corporate veteran, business owner, high-powered consultant, or independently wealthy, Wealth Creation Today™ uses a comprehensive, unbiased approach to deliver rewards over a lifetime that you can use to set the foundations of your legacy.

GET OFF THE INFOTAINMENT TREADMILL

When was the last time you learned something that truly made a positive impact in your financial life? Did it come from a trendy self-help book? A viral social media share?

Historically most people learn about personal finance through observing how their friends and family manage their money. **When was the last time you received a formal financial education?**

WHY A FINANCIAL EDUCATION IS MORE IMPORTANT THAN EVER

The classroom prepared you for your career. Now it's time to take a deep dive into your financial future. Come together with your peers for an insightful approach to building the personalized tools and strategies necessary for a lifetime of informed decisions.

The instructor-lead classroom format matters. You need a space to ask questions and get them answered. Soak in the knowledge and leave with confidence and a lasting connection.

Join an instructor-led course tailored for the specific financial needs of successful professionals.


YOUR FUTURE WON'T WAIT.
GET THE INVESTMENT PRINCIPLES YOU NEED – *FAST & SMART.*
Do you want to work this hard forever?

COURSE PREVIEW

▸▸▸ Your future success will be born out of the knowledge and decisions you put in place today. Stress test your assumptions, priorities, biases, and financial plan to bolster the future you are working toward. You'll feel empowered as we take you through 65 core topic areas–all thoroughly researched and laid out in easy-to-follow sections.

SESSION ONE

LIFE & WEALTH PLANNING

- Establishing S.M.A.R.T. financial goals
- Life planning
- Planning an early retirement
- Personal financial statements
- Managing an annual budget
- Income vs. wealth accumulation
- Dual-income family considerations
- Estate planning fundamentals

BARRIERS TO WEALTH ACCUMULATION

- The wealth accumulation formula
- 14 wealth planning mistakes
- Minimizing bad debt expense
- Debt reduction strategies
- Compounding interest expense
- Inflation trends & purchasing power of money
- Leveraging the time value of money
- Overcoming investment fears (opportunity cost)
- 12 strategies to save money on taxes
- Navigating the alternative minimum tax (AMT)

TAX ADVANTAGED INVESTMENT VEHICLES

- Maximizing the value of your paycheck
- Common defined contributions plans
- Rollover considerations
- Traditional vs. Roth IRAs
- IRA to Roth IRA conversions
- SIMPLE & SEP IRAs
- Health savings vs. flex spending accounts
- Tax-advantaged annuities
- Employee stock options

SESSION TWO

MANAGING FAMILY FINANCES

- Discussing money inside the home
- Raising financially aware children
- Navigating child tax credit phase-outs
- Guardian IRAs
- College funding investment vehicles
- Recognizing senior scams
- Social Security & Medicare
- Long-term care for parents
- Estate planning
- Wills, trusts, & inheritance
- The probate process
- Stretch IRAs

INVESTMENT STRATEGIES

- Considerations before you invest
- Cash accounts
- Stocks & equities
- Bonds
- Mutual funds
- Index funds
- Exchange traded funds
- Alternative investments & real estate
- Active vs passive investing
- Robo advisors & model portfolios
- Professional investment management

FINANCIAL FIREWALL

- Common investment risks
- Investment risk management
- Asset allocation
- Modern portfolio theory
- Protecting against fraud & financial scams
- Protecting yourself from cash windfalls
- Property & casualty insurance
- Disability income insurance
- Medical & health insurance
- Comparing life insurance

What will it take to make your wealth goals a reality?

COURSE TEXTBOOK

Written in concise, easy-to-understand language, Wealth Creation Today™ provides a comprehensive source of critical financial information and wealth planning strategies. Whether you use it to follow along in class or as an at-home reference, both the latest regulatory changes and timeless principles will help lead you through the wealth planning process and beyond, long after you've completed the course.

COURSE FORMAT

CLASSROOM INSTRUCTION

Wealth Creation Today™ is an interactive, two-session course covering six core topic areas.

COMPREHENSIVE, OBJECTIVE FINANCIAL EDUCATION

Wealth Creation Today™ takes a comprehensive, objective approach, giving you indispensable tools to avoid mistakes and recognize smart solutions for your personal financial wellness.

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

REGISTER

Now being conducted at

Ohlone College

PHONE

510-355-0356

Call us today with questions or to register.

$49 REGISTRATION

INCLUDES:

- 6 hours of classroom instruction
- Textbook with 100+ pages of content
- Casual educational setting
- Bring your spouse/partner at no additional cost

Save your seat, space is limited.

Advanced registration required.

LOCATION

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OCT. 27 & NOV. 3

SATURDAYS

9:00AM – 12:00PM

MAIL-IN FORM

I will attend: Saturday classes, Oct. 27 & Nov. 3

Your Name: ______________________________

Address: ______________________________

City: ____________________ State: _____ Zip: __________

Email Address: ______________________________

(Required for registration confirmation)

Mobile Phone: ______________ Home Phone: ______________

Registration: $49 (advance registration is required).
Registration includes one textbook.

❑ Spouse/Guest will attend for free.

Spouse/Guest Name: ______________________________

Mail completed form and check payable to: *MML Investors Services, LLC*

Wealth Creation Today Registration

Attn: Neepa Shah

2201 Walnut Avenue, Suite 140

Fremont, CA 94538

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Have you thought about how you can benefit from financial fluency?