

# Retirement Planning Today 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
- Real rate of return
- 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
- Pension maximization
- Early retirement considerations
- Minimum required distributions

## Investments

- Considerations before you invest
- Cash accounts
- Bonds
- Stocks
- Mutual 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