

COURSE SYLLABUS

Rejuvenate Your Retirement®

RETIREMENT INCOME CONCERNS

- Finding balance in retirement
- How financial rules change at retirement
- Embracing a self-reliant retirement
- Why Americans retire earlier and live longer than expected
- Transferring longevity risk
- Elder fraud prevention

HOW LONG WILL MY MONEY LAST?

- Estimating annual retirement expenses
- Calculating annual withdrawal rates
- The impact of declining markets
- Taxes and inflation
- Understanding inflation

INVESTMENTS

- Feelings vs. behavior
- Investment considerations
- Common investment risks
- Risk management strategies
- Navigating income taxes
- Tax exempt vs. taxable income
- Cash reserve accounts
- DIY vs. professional money management
- Individually managed accounts
- Mutual, index and exchange-traded funds
- Immediate, deferred, variable, fixed, and indexed annuities

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HEALTH CARE PLANNING

- Health insurance and health care costs
- Evaluating the cost of coverage
- Health insurance options in retirement
- Comparing Medicare plans
- Planning for long-term care expenses
- Long-term care insurance
- Legal planning

ESTATE PLANNING

- Reasons to update your estate plan
- Estate planning and distribution
- The probate process
- Wills, intestacy and trusts
- Comparing different types of trusts
- Life insurance and annuities
- Taxation of estates

RETIREMENT INCOME SOURCES

- Social Security strategies and taxation
- IRAs vs. Roth IRAs
- Required minimum distributions
- Tax efficiency and withdrawal choices
- IRA to Roth IRA conversions
- 401(k) rollovers
- Pensions: lump sum or payments?
- Annuity withdrawal choices
- Choosing your beneficiary