

Retirement Education Course

Offered Through The Prepare Institute

A Nonprofit Educational Institution

An Educational Course for Adults – Ages 50 to 75

Now Being Conducted At...

Indiana Wesleyan University
(Indianapolis North Campus)

Location

Indiana Wesleyan University
(Indianapolis North Campus)
3777 Priority Way S Dr.
Indianapolis, IN 46240

Dates & Times (2-Day Course)

Saturday March 14, 2020 and
Saturday March 21, 2020
8:30 a.m. to 11:30 a.m.

- or -

Thursday March 19, 2020 and
Thursday March 26, 2020
6:00 p.m. to 9:00 p.m.

This Course Will Address The Following Subjects:

- Learn about how today's retirement world is different from the past and how to properly prepare for and maintain a retirement plan in today's global and ever-changing financial world.
- **Secure Act** - Learn the details of the new Secure Act law and how it will affect your retirement and your heirs.
- **Income Planning** - Learn how to develop the proper income distribution plan, and then draw from that plan the most proper way to ensure maximum lifetime income with minimal tax.
- **Tax Planning** - First learn how the tax system works and all the different types of taxes in retirement. Then learn the different ways and strategies to reduce or eliminate these taxes and become as tax efficient as possible.
- **Social Security** - Learn about how the Social Security system works, potential changes coming to the system and the strategies available as to how and when to elect your benefits.
- **Wealth Management** - Learn about why investing in retirement is different than during your working years. Learn how markets work, the effects of volatility on a retirement plan and the different investment philosophies available.
- **Health Care and Insurance** - Learn detailed information about health care, Medicare, life insurance and long-term care to help protect your retirement.
- **Legal Documents** - Learn how to properly plan your estate through the use of wills, trusts and other legal documents.

Education for Adults

Why Retirement Education Is Important

With constant tax law changes, an uncertain future for Social Security, the shift toward employee-directed retirement plans, and the probable onset of widespread changes in the U.S. government, the need for sound retirement strategies has never been greater.

Today's retirement landscape is vastly different from decades past. Retirees today demand capital preservation with growth for income NOW and in the FUTURE. Risks are abundant: sequencing risk, longevity risk, healthcare risk, taxation risk, inflation risk and market risk being among the many.

This course is designed to deliver comprehensive and up-to-date information, education and knowledge to help you properly prepare for and maintain a retirement plan in today's world.

To register for the course and see video highlights on class instruction, visit www.prepareIN.org

Who Should Attend?

There are so many different and important decisions to make when planning for your retirement. Thus, proper information, knowledge and education are key. This course focuses on your specific retirement planning questions and concerns.

This Course Is Designed For:

- Individuals who are retired or will be retiring within the next 10 years.
- Individuals looking for proper and accurate retirement education and knowledge that is not taught in most schools and universities and is not available through most outlets.
- Investors looking for the most up-to-date and accurate information about taxes, healthcare, income and estate planning as well as unbiased information on how investments and the markets really work, and not the standardized information shared by large brokerage houses, banks and Wall Street firms.
- Current and future retirees who are concerned about the future of U.S. tax rates and trends.

How To Register

Location

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*Class sizes
are limited so
register today!*

*Advance
registration
is required.*

Easy Ways to Register:

- 1 Register online at:
www.prepareIN.org
- 2 Complete the registration
form and mail with your
tuition payment.

Please make your check
payable to:

The Prepare Institute

Mailing Address:

The Prepare Institute
1825 Dogwood Court
Kokomo, IN 46902

**If you have questions, call
us today at 800-235-0276**

Registration Form (2-Day Course):

I Will Attend: ☐ Saturday Classes (March 14 & March 21)
☐ Thursday Classes (March 19 & March 26)

Your Name: _____

Your Address: _____

City, State, Zip: _____

Daytime Phone: _____ Evening Phone: _____

Email Address: _____

Tuition: \$49 (Advance Registration is Required)

☐ I am bringing my spouse or guest at no additional charge.
Tuition includes one workbook.

Name of Spouse or Guest: _____

Curriculum is brought to you by:



The Prepare Institute is recognized by the IRS as a 501(c)3 nonprofit educational organization that provides retirement-planning educational workshops and courses nationwide. Our instructors are licensed and trained financial professionals with a minimum of 5 years of real-world experience in their field. The Prepare Institute courses and workshops do not promote or endorse any specific products or companies, and no selling is allowed. The Prepare Institute educational workshops and courses are for general, non-commercial, education only and are not intended to be construed as tax, legal or financial advice. Attendees should seek the assistance of a financial or tax professional familiar with the course material prior to implementing any of the ideas and strategies taught or discussed in the course.

Indiana Wesleyan University (Indianapolis North Campus)



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Here is What You Will Receive

Objective Education And Instruction

Unlike financial programs that focus on a specific topic, this comprehensive course will help you see the “big picture.” It examines many aspects of personal finance and how they can work together to create a complete game plan for retirement.

Course Curriculum Brought To You By

This course is taught through The Prepare Institute, a nonprofit educational institution. This course is educational and noncommercial. No specific financial products will be discussed or sold. Your sessions will be instructed by a qualified, approved instructor through The Prepare Institute who will enhance the presentation with stories of real-life experiences. Attendees will enjoy the interactive lecture format where participation and questions are encouraged, although not required.

Course Workbook And Class Materials

Your tax-deductible tuition payment of \$49 includes a workbook and class materials. They are designed to follow along in class and written in easy-to-understand terms with examples and illustrations to help you learn more about the financial concepts being discussed. Together, the workbook and class materials provide a step-by-step process for applying your knowledge and will become a useful reference tool after the completion of the course. **THESE ARE YOURS TO KEEP.**

Course Outline And Curriculum

Introduction To Today's Retirement Planning World

- Yesterday's vs. today's retirement planning
- New retirement opportunities
- Identifying your values, goals, objectives and desires
- The retirement-planning process
- How much will you need in order to retire?

Tax Implications During Retirement

- How different types of retirement assets and incomes are affected by taxation
- The impact and effect that rising tax rates could have on your assets and cash flow in retirement
- How much of your retirement savings accounts do you really own?
- What deductions will you lose in retirement?
- Could you possibly face a higher tax bracket in retirement?
- Tools and strategies to help reduce, minimize and/or eliminate taxes in retirement

Health Care and Insurance In Retirement

- How to determine the proper levels of insurance and protection in retirement
- Health insurance, Medicare, and Medicare supplements
- Long-term care and life insurance details and protection options

The Secure Act

- Details of the new Secure Act law and how it can and will affect your retirement plan
- New required minimum distribution ages and Stretch IRA rules
- How to minimize the taxation effects of this law for your heirs

Course Outline And Curriculum (Cont'd)

Wills, Trust, Estate And Legacy Planning

- How to transfer assets based upon your wishes
- Estate tax and other tax implications
- Wills, trusts and legal documents
- How living trusts work
- What is probate and do you need it?
- IRA Inheritance Trust
- Selecting power of attorney

Wealth Management and Investment Objectives

- Retirement goals and time horizon
- Types of investment risks
- Types of investment strategies
- Effects of market volatility in retirement
- Cash accounts, bonds, stocks, mutual funds
- Exchange traded funds (ETFs)
- Tax-deferred annuities
- Structured notes
- Market-linked FDIC-insured CDs

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Income Planning

- How to properly draw income from your nest egg
- The impact of taxes and inflation
- Longevity risk and sequencing risk
- Social Security maximization - how and when to elect
- Employer-sponsored retirement plans
- Required minimum distributions (RMDs)
- Case studies
- Traditional IRAs, Roth IRAs, Roth conversions
- Strategies to maximize income and minimize taxes
- Direct vs. indirect rollovers
- Multi-generational and inherited IRAs

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The Prepare Institute
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Wheaton, IL 60189



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