

Educational Retirement Course

Offered Through The Prepare Institute

A Nonprofit Educational Institution

An Educational Course For Adults – Ages 50 to 75

The Prepare Institute
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Wheaton, IL 60189

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Educational Retirement Course

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A Nonprofit Educational Institution

An Educational Course For Adults – Ages 50 to 75

Now Being Conducted At...

Indiana Wesleyan University
(Indianapolis North Campus)

Dates & Times (2-Day Course)

Thursday, September 12, 2019 and
Thursday, September 19, 2019
6:00 p.m. - 9:00 p.m.

- or -

Saturday, September 14, 2019 and
Saturday, September 21, 2019
8:30 a.m. - 11:30 a.m.

This Class Is Designed Specifically For:

- Individuals who are retired or will be retiring within the next 10 years.
- Individuals looking for proper retirement education and knowledge that is not available in most schools and universities.
- Investors looking for the most up-to-date and accurate information on taxes, healthcare, income and estate planning as well as unbiased information about 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.

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Location

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

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Thursday, September 12, 2019 and
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This Course Will Address The Following Topics:

- 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.
- **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 Risk Management** – 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, 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.

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:

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- 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.

Discover what retirees are doing now to protect their valuable assets and walk away with a financial blueprint of their retirement.

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

How To Register

Location

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

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***Class sizes
are limited so
register today!***

***Advance
registration
is required.***

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course and see video
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www.prepareIN.org

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**

Curriculum is brought to you
by: 
Proactive Retirement Education & Planning

Registration Form (2-Day Course):

I Will Attend: ☐ Thursday classes (September 12 & September 19)
☐ Saturday classes (September 14 & September 21)

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: _____

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 work together to create a complete game plan for retirement.

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 workbooks 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.

Opportunity For Personal & Customized Retirement Planning

If you have financial and/or retirement questions that are personal in nature, you will have an opportunity to arrange a personal lab session with your class instructor after the course is completed. This lab session is strictly optional and must be requested by you, the attendee.

Course Outline

Introduction To The New Retirement Paradigm

- Yesterday's vs. today's retirement planning
- New retirement opportunities
- Identifying your values, goals, objectives and desires
- The retirement-planning process
- How long must your money last?
- How much will you need in order to retire?
- When can you retire?
- 10 biggest retirement-planning mistakes

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

Risk Management

- Health Insurance, Medicare and Medicare Supplements
- Long-term care protection options
- How much financial risk am I willing to assume?
- The importance and benefits of life insurance
- What level of insurance do I require?
- Affordable Care Act known as Obamacare
- What are the necessary tools for giving me the coverage I need?

Course Outline (Con't)

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

Investment Objectives

- Retirement goals and time horizon
- Types of investment risks
- Types of investment strategies
- 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
- 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