



RETIREMENT PLANNING

Course Description

This course provides a fundamental working knowledge of the principles of conservative retirement planning. The materials cover varied aspects of conservative retirement planning, such as changes in planning paradigms, history of markets, impact of bear markets, retirement budgeting, planning for Social Security, and more, while highlighting the ABC Planning Model. Students will increase their awareness of the overall risk in the markets as well as possible asset allocation models to help manage exposure to risk. This course also covers conservative retirement income planning, asset allocation, and appropriate financial decisions. It is not designed to give specific solutions to individual needs.

This is not a financial seminar; this is a financial course of study where you will leave with the knowledge and confidence to make financial decisions suited to your level of risk and in line with the goals and objectives you establish.

Course Objectives

The objectives of this course are to provide you with the tools, insight, and proven strategies that will allow you to build a retirement plan that you are confident will achieve the goals you set for your retirement. This course will teach you easy-to-understand strategies on how to save money on taxes, manage investment risks and create the income stream for the retirement that you want. By the end of this course, you should be able to:

- Understand the development of risk in the markets
- Strategically allocate your assets in a conservative manner
- Develop an income plan for your retirement including choosing the optimal distribution strategy for collecting Social Security
- Know the difference between fixed principal and fixed income assets and how to use them
- Develop your own financial profile
- Know what questions to ask a potential advisor
- Determine your own personal risk tolerance
- Develop your own retirement budget

Reading Material

The course uses the short textbook, "Social Security Made Simple" along with a custom designed workbook on ABC Retirement Planning which will be provided to you.

Course Participation

If you are looking for answers to what happens to your plans when the financial markets experience a downward trending bear, and what you can do to limit the exposure you have to it, this course is for you. If you are concerned about your IRA, 401(k), 403(b) or other retirement accounts or maybe just want to be more confident in your current plan, you will believe this course is time and money well spent.

The best way to profit from this course is to read the assigned textbooks, do the assigned homework and participate in the classroom discussions as you feel comfortable.



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Course Outline

Below is an outline of the content of each section of the course.

SECTION 1: THE NEED FOR A NEW MODEL

The days of Pensions are disappearing and Social Security is in jeopardy! Today, retirees are forced to adapt to new rules which, in many cases, they have never played by in the past. Section 1 will cover ways to address these new rules and adjust to shifting paradigms and perspectives.

- What is Conservative Investing?
 - Defines what conservative investing is and helps identify who is a conservative investor.
- “Fool Me Once”; Perspective and Paradigm Shifts
 - This chapter discusses changes in planning perspectives & paradigms which affect the conservative investor.
- Myths and Mistakes
 - Five well known Wall Street myths and five common retirement planning mistakes are discussed and analyzed.
- The Need for a New Model
 - Too many of the traditional approaches have not been suitable given the economic swings we have experienced in the last decade. This section explores the need for a new model that can take us through the good and the bad times.

SECTION 2: THE ABC PLANNING MODEL

In Section 2, we will discuss the “Color” of Money: What is Yellow Money, Red Money, and Green Money, and what assets comprise them. You will learn how to allocate the proper assets to each category. We will discuss how the ABC Model can help you in Bull Markets and save you in Bear Markets.

- The ABC Planning Model
 - The ABC Planning Model is explained in detail, showing the conservative nature of the model.
- Yellow Money Savings
 - Yellow money identifies the type of assets in Column A, the importance of liquidity, and their positives and negatives.
- Do you have what you think you have? Green Money Premium
 - Describes which assets are ideal for the B Column. Outlines three Green Money Rules and why they are important to the conservative investor.
- Are you good at forecasting? Red Money Investing
 - Talks about the risk and reward nature of Column C and what type of assets belong in a conservative investor’s risk portion of the portfolio. Also discusses the difference between Tactical and Buy & Hold managed assets.
- The Worst Bear Market – What if it happened again?
 - We discuss the effects of a bear market on a portfolio of assets and why the ABC Retirement Planning Model works well in a prolonged bear market.

SECTION 3: RETIREMENT PLANNING ISSUES

This section will address your number one need in retirement...INCOME. You will learn how to plan to have enough and stay ahead of the inflation curve. We begin that process by reviewing Social Security distribution options. For most Americans, their largest asset going into retirement is their 401(k), 403(b) or their IRA. In this section, we will go into great depth on how to preserve those accounts from the devastation of Taxes and Required Minimum Distribution (RMD).

- Retirement Income Solutions to Social Insecurity
 - The greatest single worry in retirement is outliving your assets. We review retirement income distribution options available to most Americans through Social Security. Once the optimal strategy is chosen, the next thing we do is look at how a loss will impact retirement assets and the ability to generate lifetime income and how to lessen the risk by strategies that guarantee that income stream.
- I’m Ok, I have a 401(k); Seven Potential Problems with a 401(k) in Retirement
 - The student will learn seven potential problems with a 401(k) plan while in retirement including limited choices and beneficiaries.



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SECTION 4: MAKING YOUR OWN ABC PLAN

In our final section you will learn how to create your own ABC Plan. We will discuss the planning process in great length, including the Seven Steps to Building Your ABC Plan. We will also discuss how to use the tools for planning that are in your workbook to make sure your plan is designed to suit your true needs.

- You Need a Sherpa
 - Choosing an advisor who you like, trust and is competent is made easier to understand by asking the right questions. We provide you with over 20 questions to ask a potential advisor.
- Process Makes Perfect
 - Discusses the planning process of investigate, recommend, implement, review and adjust. Shows the three elements of a decision and why a formal process is the best way to make a financial decision.
- Seven Steps to an ABC Plan
 - This is a review of the previous chapters, while taking the student through a Seven Step process to develop an ABC Plan.

Tools for Planning

Below are forms used by the instructor to help students develop their own financial plan:

- Asset Review Forms
 - Includes two forms to use in planning: “Issues & Goals” & “Financial Planning Data Form”.
- Retirement Budget Forms
 - Provides a comprehensive budgeting form for retirement needs.
- Risk Tolerance Questionnaire
 - Provides a simple 7 Question Risk Assessment Questionnaire.

Course Instructors

Course Instructors come from the financial services industry. They bring many years of experience to the classroom and enhance the course with “Real World” examples of many of the principles being taught. This course is interactive and your participation is encouraged, but not required.

Communications with Instructor

The instructor is open for questions and inquiries about the material covered by the course and may be reached by telephone or email.