



FINANCIAL ABC'S OF RETIREMENT PLANNING

Course Description

This course provides a fundamental working knowledge of the principles of conservative retirement planning as they apply to 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, aspects of financial decisions, 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 planning, 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
- 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 is based on the book "Bat-Socks, Vegas and Conservative Investing", by author and financial planner David P. Vick and its companion, "The Financial ABC's of Retirement Planning Workbook". Both will be provided for you. Plus you will receive the "ABC's of Conservative Planning Concepts" DVD.

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 chapters, 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.

Chapter One: What is Conservative Retirement Planning?

Defines what conservative retirement planning is and helps identify who is a conservative planner.

Chapter Two: Shifts in Planning Paradigms and Perspectives

This chapter discusses changes in planning perspectives & paradigms which affect the conservative planner.

Chapter Three: Six Wall Street Myths

The instructor will discuss six well known Wall Street maxims and show them to be myths.

Chapter Four: The Need for a New Model

This chapter explains the need for a new model and why the author believes Wall Street is a broken culture by exposing its “greed is good” nature.

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.

Chapter Five: The ABC Planning Model

The ABC Planning Model is explained in detail, showing the conservative nature of the model.

Chapter Six: Yellow Money Planning – Cash and Liquidity

This chapter identifies the type of assets in Column A, the importance of liquidity, and their positives and negatives.

Chapter Seven: Green Money Planning – Safe Money

Describes which assets are ideal for the B Column. Outlines three Green Money Rules and why they are important to the conservative planner.

Chapter Eight: Red Money Planning – At Risk

Talks about the risk nature of Column C and what type of assets belong in a conservative’s risk portion of their portfolio. Also discusses the difference between Tactical and Buy & Hold managed assets.

Chapter Nine: ABC’s in a Bear Market

We discuss the effects of a bear market on a portfolio of assets and why the ABC 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. 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).

Chapter Ten: Planning for Income

This chapter reveals the great need for income planning and possible solutions with guarantees.

Chapter Eleven: Seven Problems with a 401(k) in Retirement

The student will learn seven problems with a 401(k) in 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.

Chapter Twelve: Choosing an Advisor

Choosing an advisor who you like, trust and is competent is made easier to understand in this chapter, which includes over 20 questions to ask a potential advisor.

Chapter Thirteen: The Planning Process

Discusses the planning process of investigate, recommend, implement, review and adjust. Shows the class the three elements of a decision and why a process is the best way to make a financial decision.

Chapter Fourteen: 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.
- Red Risk Resources
 - Includes articles by on Tactical vs. Buy & Hold.

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.