

Passport to Retirement[®]

Your roadmap toward financial security

An educational course on retirement planning for ages 50–70
sponsored by

Hennepin Technical College



Hennepin Technical College[™]

CUSTOMIZED TRAINING SERVICES

LIVE
ONLINE LEARNING CLASSES
VIA ZOOM
LOCAL INSTRUCTOR

DATES & TIME

Register today for a two-part class listed below

Thursdays

November 12 and 19, 2020

6:30–9:00 pm

or

Tuesdays

December 1 and 8, 2020

6:30–9:00 pm

Get answers to critical questions

- ✓ What do I want my retirement to look like?
- ✓ Can I afford to retire early?
- ✓ How much money will I need?
- ✓ How can I make my nest egg last?
- ✓ What are the most effective ways for me to invest?
- ✓ How can I manage risk in retirement?
- ✓ How can I protect my assets for my heirs?

SPECIAL
Online Learning
Opportunity
ONLY \$29
ENROLL TODAY!



ONLY . . .

41%

of workers have tried to determine a retirement savings target.

59%

of workers have no idea how much they'll need to save and accumulate for retirement.

Source: Employee Benefit Research Institute, 2017



Practical Tools to Pursue Your Goals

Your Passport to Retirement

WE have updated this course to help you learn more about planning for a comfortable retirement in today's economic climate. Gain practical wisdom and tools to make more informed decisions about your financial future.

No matter how near or far from retirement you may be, it's never too late to plan for your future. This course is packed with the information you need to assess retirement costs, determine your sources of retirement income, improve your investment potential, and help preserve your estate for your heirs. Find out how you can fight inflation, avoid unnecessary taxes, and position yourself from the potentially devastating costs of long-term care.

Get yourself in shape for retirement by learning how to integrate important concepts. Making smart decisions in these key areas will determine your financial future. Through examples, exercises, and case studies, you'll discover how to take control of your finances and position yourself for a brighter financial future.

Benefits of an Educational Course

This course curriculum shows you how to apply time-tested financial principles to your own financial picture. In addition to the latest retirement planning information, you'll benefit from visual aids and handouts that are clear, concise, and easy to understand. Your homework will reinforce class work and help you build a solid financial foundation. To expand your knowledge, the instruction covers a variety of financial concepts.

Why Attend?

A successful retirement doesn't just happen. It takes planning. This course is your how-to guide on pursuing your retirement goals. While there are many ways to learn about retirement planning, this course saves you time by focusing on what today's retirees need to know in plain English. Pursue the retirement lifestyle you desire with actionable information from a source you can trust.

Course Highlights

Define and Create Your Retirement

- How do you picture retirement?
- How will you spend your time?
- Cost-of-living comparison
- Will you be prepared?
- Passport to retirement success

Assess the Costs

- Estimate the costs
- How much money will you need?
- Impact of inflation
- How much should you save?
- Could you afford to retire?

Evaluate Sources of Income

- Employer-sponsored retirement plans
- Roth and traditional IRAs
- Fixed and variable annuities
- Social Security benefits
- Assessing your position

Invest for the Future

- What's your investment strategy?
- What's your risk tolerance?
- Types of investment vehicles
- Asset allocation steps
- Professional investment insights

Protect Your Health and Wealth

- Assess your insurance needs
- Coping with a disability
- Protect your earning power
- Life insurance protection
- Income replacement calculator
- Your risk management picture

Receive Funds from Retirement Plans

- Understand your options
- Which distribution method?
- Taking payment as an annuity
- Making systematic withdrawals
- Taking payment as a lump sum
- Minimum distribution requirements
- Capital gains tax rates

Manage Your Estate Distribution

- Benefits of estate conservation
- Estate planning challenges
- Probate and taxes
- Basic estate tools
- Estimating your estate tax
- Annual gift tax exclusion
- Estate distribution techniques
- Wills and will considerations
- Living trusts

ONLY ABOUT
42%

of Americans
have a will.

Source:
ForBusiness
February 6, 2017

SPECIAL ONLINE LEARNING OPPORTUNITY FOR 50-70 YEAR-OLDS

This seminar is designed to help you overcome retirement challenges and take action to help improve your financial future all in the comfort of your own home.

DID YOU KNOW?

Nearly three out of four retirement-age Americans cannot pass a basic quiz on how to make their savings last throughout retirement.

Source:
The American College
RICP® Retirement
Income Literacy Survey,
2017 (most current data
available)

ONLY

18%

of pre-retirees surveyed felt “very confident” that they will have enough money for retirement.”

Source: Employee Benefit Research Institute, 2017



Top Reasons to Attend

The Power of a Financial Education

We spend most of our adult lives making financial decisions, yet most people receive virtually no formal financial education. Many people get an education to prepare for a career—and in turn to make money. This course will teach you what to do with that money.

Steer Clear of Roadblocks

Learn about common roadblocks to retirement planning and success and how to help overcome them, such as taxes, inflation, lack of knowledge, inadequate planning, and failure to take action.

Acquire Sound Information

Reliable information about proven financial strategies will give you the background and perspective you need to make sound retirement decisions. You'll be more confident and decisive about what you want and your available options.

Focus Your Goals

This course leads you step-by-step through the retirement planning process. You'll learn how to formulate realistic goals based on your individual retirement needs, risk tolerance, and length of time to retirement.

Take Action

Procrastination is the biggest reason people fall short of achieving retirement goals. After completing this course, you'll be ready to start taking steps immediately to improve your overall retirement picture.

LPL Financial courses are designed for educational purpose only. Individuals should keep in mind that mutual funds, ETFs, variable annuities, and variable universal life insurance are sold by prospectus. Please consider investment objectives, risks, charges, and expenses carefully before investing. The prospectus, which contains this and other information about the mutual fund, ETF, variable annuity contract, or variable universal life insurance policy and the underlying investment options, can be obtained from your financial professional. Be sure to read the prospectus carefully before deciding to invest. No strategy assures success or protects against loss.

What You'll Learn

■ *Fight the effects of inflation, taxes, and procrastination*

Inflation and taxes can be roadblocks to planning a comfortable retirement. Learn strategies to help you overcome these obstacles.

■ *Strategies for preparing for a comfortable retirement*

Discover steps to help increase your income from retirement plans, savings, and investments.

■ *Know how much your retirement will cost*

Estimate the cost of retirement and adopt a long-term retirement savings strategy.

■ *Supplement your employer-sponsored retirement plan*

Become acquainted with personal retirement savings vehicles, such as Roth and traditional IRAs, as well as fixed and variable annuities.

■ *Understand your retirement plan distribution options*

We'll discuss the various distribution options and how they affect your tax situation and your control over your retirement funds.

■ *Know the impact of a potential disability*

Understand the financial implications of a disability and what steps you can take to help protect your family's income.

■ *Manage your investment risk*

Learn how strategies such as asset allocation and diversification can help you manage risk in your portfolio.

■ *Prepare for unexpected health care costs*

Find out the risks involved in self-insuring and how you can purchase insurance to help protect your family from the potentially high costs of long-term care.

■ *Strategies for lowering estate taxes and probate*

Learn how trusts and charitable giving can help reduce estate taxes and probate fees.

■ *Strategies for providing for your family and heirs*

DID YOU KNOW?

About 43% of retirees in a retirement survey said they left the workforce earlier than planned as a result of health problems, disability, or changes at their places of employment.

Source
Employee Benefit
Research Institute,
2019

What steps have you taken to protect your income and assets?

Your Tuition Includes

Educational Instruction

This informative course is designed for educational purposes only. You'll receive dynamic instruction about concepts and strategies—not specific financial products and services. Your instructor will use straightforward language and full-color graphics to illustrate important financial information you need to know.

You'll receive the latest facts and figures as well as practical strategies to help you prepare for retirement. The presentation tools and handout materials are informative and visually appealing. By the end of the course, you'll identify your key areas of concern and have a better idea of what you need to do to help improve your financial outlook.

Passport to Retirement Workbook PDF

The comprehensive financial workbook is your guide to the course and a valuable reference tool. Take-home exercises let you plug in your specific numbers and review how different investment and savings vehicles could affect your retirement.

One-on-One Meeting

Everyone who attends the course will have the opportunity to meet with the instructor for a personal appointment. This will be your chance to ask specific questions about your personal situation, investments, and goals, as well as explore strategies that seek to improve your retirement plan.

Your Instructor

Your instructor is Troy Gourde, CRPC®, AWMA®, Chartered Retirement Planning Counselor™, Financial Advisor and LPL Registered Representative. Securities offered through LPL Financial. Member FINRA/SIPC. Investment advice offered through Investors Financial Group, a registered investment advisor. Gourde Wealth Management and Investors Financial Group are separate entities from LPL Financial. www.troygourde.com



Bring your spouse or guest to the same session at no additional charge!

How to Register

SPECIAL Online Interactive Class for Future Retirees!

SPONSORED BY

Hennepin Technical College
Eden Prairie Campus
13100 Collegeview Drive
Eden Prairie, MN 55347

DATES & TIME

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6:30-9:00 pm
or
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REGISTRATION FORM

Hennepin Technical College
Course: Passport to Retirement®

I will attend: Thursdays, November 12 and 19, 2020: Class ID #213EP04
 Tuesdays, December 1 and 8, 2020: Class ID #213EP05

Registrations are accepted by phone, online, mail, fax or in person. Confirmations will be sent by the instructor/school along with Zoom video log in instructions.

Name _____

Address _____

City, State, Zip _____

Daytime Phone _____ Evening Phone _____

Email Address _____ Birthdate _____

Tuition: ~~\$49~~ \$29 (advance registration is required)

Your tuition includes Passport to Retirement Workbook PDF

Name _____

Your Virtual Classroom login will be emailed after registration.

I am paying by: Check (Make check payable to Hennepin Technical College)

Visa MasterCard Discover

Credit card number _____

Expiration date _____

Name on credit card _____

Credit card billing address _____

Cardholder signature _____

Refund Policy: (also applies to purchase orders) Full refunds will be given to any students/company canceling three business days prior to the first session. Student and/or companies will incur all charges with no refund if student does not drop the course three days (72 hours) prior to the first session.

4 EASY WAYS TO REGISTER



Call the college at **952-995-1330** or **763-488-2721**. We accept Visa, MasterCard, and Discover.



Mail or personally deliver your completed registration form with your tuition payment to:
Customized Training Services
Hennepin Technical College
13100 College View Drive
Eden Prairie, MN 55347
Provide credit card information or make check payable to:
Hennepin Technical College



Fax the registration form with your credit card information to **952-995-1331**



Register online at:

www.troygourde.com/events
Select your desired class and click REGISTER. You'll be sent directly to Hennepin Technical College online registration page.

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Your roadmap toward financial security



Hennepin Technical College™

CUSTOMIZED TRAINING SERVICES

Learn the Keys to an Effective Retirement

- ✓ Set your retirement goals
- ✓ Assess the costs
- ✓ Identify sources of income
- ✓ Invest for the future
- ✓ Protect your health and wealth
- ✓ Manage your taxes
- ✓ Provide for your family and heirs

