

## A Financial Education Course

# Financial Strategies *for* Successful Retirement®

Sponsored by:



Each course consists of three 2½-hour sessions

### Location

**Hudson High School**  
2500 Hudson Aurora Road  
Hudson, OH 44236

*Your safety matters, therefore if  
directed to not hold in-person classes,  
we will meet virtually through Zoom.*

### Dates & Times

**Tuesdays**  
**January 19, 26 and February 2**

– or –

**Thursdays**  
**January 21, 28 and February 4**

All sessions:  
6:30 pm to 9:00 pm

## Take charge of your finances and learn ways to help:

- ✓ Make your dollars go further
- ✓ Invest to enhance growth potential and stability
- ✓ Use 401(k)s and IRAs to save for retirement
- ✓ Make wise use of employer-provided benefits
- ✓ Reduce your tax liability with tax-advantaged strategies
- ✓ Assess your retirement income needs and develop a plan
- ✓ Protect yourself and your family from economic hardship
- ✓ Make sound retirement plan distribution decisions
- ✓ Provide for your family and heirs
- ✓ Preserve your standard of living in retirement

*Easy  
registration  
on page 7*





# Take Control of Your Finances

***Preparing for retirement may be the single, most important financial challenge you face today!***

Over the past few years, many people have had to postpone retirement. Changes in the economy, the demise of traditional pensions, higher health-care costs, eroding purchasing power — even the overall affordability of retirement — are factors that are driving people to work harder and longer.

## **Be Informed and Financially Knowledgeable**

The *Financial Strategies for Successful Retirement* course focuses on concepts and strategies to help you spend your retirement comfortably and in control of your finances. Topics range from managing cash flow and taxes, to reducing the risk of losing money in a market downturn, to protecting your assets from high health-care costs, to generating income in retirement.

You will gain confidence in your financial decision-making ability and be better prepared to face the challenges and enjoy the rewards of retirement.

## **Who Should Attend**

Whether you are nearing retirement, already retired, or accumulating money for retirement, you can benefit from a wealth of real-world information and financial strategies. The course material is relevant to anyone — regardless of income, occupation, or age.

*Financial Strategies for Successful Retirement* has been conducted in colleges and universities throughout the United States since the 1990s and continues to be one of the most comprehensive financial seminars available to adults.

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***Learn  
10 tips for  
a healthy  
retirement  
and  
9 reasons why  
people fail  
financially in  
retirement.***

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# Course Agenda

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## Financial Basics

- ✓ Setting goals
- ✓ Using credit wisely
- ✓ Controlling debt
- ✓ Making compounding work
- ✓ Barriers to financial success
- ✓ Impact of taxes and inflation
- ✓ Making your money last

## Retirement Income

- ✓ Social Security benefits
- ✓ The value of tax deferral
- ✓ Traditional and Roth IRAs
- ✓ Employer-sponsored retirement plans
- ✓ Retirement plan distribution rules and penalties
- ✓ Required minimum distributions
- ✓ Systematic withdrawal programs

## Investments

- ✓ Traditional cash alternatives
- ✓ Debt and equity investments
- ✓ Government securities
- ✓ Mutual funds
- ✓ Stock market fluctuations
- ✓ Equity investment overview
- ✓ Asset allocation techniques
- ✓ Tax-deferred annuities

## Risk Management

- ✓ Methods for managing risk
- ✓ Health insurance
- ✓ Medicare considerations
- ✓ Disability income insurance
- ✓ Paying for long-term care
- ✓ Changing life insurance needs
- ✓ Pension maximization using life insurance

## Estate Planning

- ✓ Importance of creating an estate plan
- ✓ Determining your taxable estate
- ✓ Planning for incapacity
- ✓ Understanding probate
- ✓ Asset transfer strategies
- ✓ Trust strategies
- ✓ Taxes and your estate

## Retirement Lifestyles

- ✓ Are you ready for retirement?
- ✓ Retirement lifestyle options

## Optional Retirement Planning Consultation

Everyone who attends is invited to a personal retirement planning consultation after the course.

*Mutual funds, ETFs, variable annuities, and variable life insurance are sold by prospectus. Please read the prospectus and consider the investment objectives, risks, charges, and expenses carefully before investing. The prospectus, which contains this and other information about the mutual fund, variable annuity contract, or variable life insurance policy and the underlying investment options, can be obtained from your financial professional.*

# What You Will Receive

## **Objective, Real-World Education**

This course was developed by leaders in personal financial education. It is completely educational, free of sales pitches and technical language, and without references to specific financial products or services. The material is presented in a relaxed, friendly environment where your participation and questions are welcome. If you want to discuss specific products or services with the instructor, you may do so during the optional retirement planning consultation.

## **Seminar Workbook**

When you attend, you will receive a comprehensive, 222-page workbook focusing on money, investing, and finance that will help you apply and retain the information discussed during the course. The workbook is packed with exercises, practical examples, and charts to help you apply what you learn to your own situation. The workbook is yours to keep, and you will be able to use it as a reference tool for years to come.

## **Personal Financial Fact Finder**

The personal financial fact finder will help you understand where you stand financially today. It provides a way for you to summarize how much income, savings, and debt you currently have. Once you complete the fact finder, you can use this information to develop a personalized financial strategy to pursue your retirement goals.

## **Optional One-on-One Meeting**

After the last class session, you will have the opportunity to meet privately with your presenter for a personal retirement planning discussion. During this meeting, you can ask specific questions regarding your financial needs and objectives. There is no cost or obligation to attend this planning session.



# Avoid These Common Mistakes

## 1 Not saving enough

Social Security alone will not be sufficient to support the retirement you envision. Take advantage of your workplace retirement plan and establish a personal savings plan using taxable and tax-advantaged investments.

## 2 Procrastination

This is one of the most common reasons why people fall short of their goals. Advance preparation and acting now may help you avoid surprises, such as adding years to your career because you haven't accumulated enough money, or living the rest of your life on a reduced retirement income.

## 3 Not choosing appropriate investments

If you put your money into the wrong combination of investments, you could lose out on potential gains or suffer unnecessary losses during times of market volatility. Learn how asset allocation and your risk tolerance might affect your investing decisions.

## 4 No estate plan

If you don't plan ahead, your estate could be tied up in costly probate, decimated by tax liabilities, or passed on to your beneficiaries in ways you did not intend. Learn about the primary ways to transfer assets, as well as 11 key estate planning suggestions.

## 5 Underestimating how much you will need

Determine how much money you will need to provide a comfortable standard of living in retirement — and how much can be safely withdrawn from a portfolio in order for it to last throughout your lifetime.

## 6 Missing out on tax-reduction opportunities

Tax laws change constantly. Understanding current tax laws and taking advantage of tax-reduction opportunities may enable you to accumulate more money for retirement, reduce your tax liability, and leave more to your heirs.

## 7 Paying costly retirement plan penalties

The rules on withdrawals from IRAs and employer-sponsored retirement plans can be complicated and confusing. There are penalties for withdrawing money too early — and for withdrawing too little once you reach age 72. These penalties can reach up to 50%!

*There is no assurance that the financial concepts and strategies discussed during this course will provide investment success. Investments are subject to market fluctuation, risk, and potential loss of principal. Actual results depend on many factors as discussed in the seminar. Past performance is no guarantee of future success.*

# About the Course

## Your Instructor

Your local instructor is Liam B. Guiney, an LPL Financial Registered Representative and Investment Advisor Representative of Stratos Wealth Partners. Liam B. Guiney is a CERTIFIED FINANCIAL PLANNER™ professional who has been practicing in the financial services field for over 20 years. He is a partner with Stratos Wealth Partners, Ltd. and works out of the Akron, Beachwood and Hudson offices.

Securities offered through LPL Financial, member FINRA/SIPC. Investment advice offered through Stratos Wealth Partners, Ltd., a registered investment advisor and a separate entity from LPL Financial.

## Tuition

You may pay your tuition in advance or at the first classroom session, though early registration is recommended. Advance tuition is \$49 (cost includes workbook) for an individual or couple. Tuition at the door is \$59 (cost includes workbook). You may bring your spouse or a guest at no extra cost. You may pay with a check or a credit card. Credit cards accepted: VISA and MasterCard. Make checks payable to Hudson City Schools.

## Four Easy Ways to Register!

- 1. Call (330) 653-1210**
- 2. Fax completed form to (330) 653-1366**
- 3. Online at [www.hudson.k12.oh.us/hcer](http://www.hudson.k12.oh.us/hcer)**
- 4. Mail completed registration form to:**  
**HCER**  
**2440 Hudson Aurora Road**  
**Hudson, OH 44236**

# Registration Instructions

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Each course consists of three 2½-hour sessions.

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## Location

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Hudson, OH 44236

## Registration Form

I will attend the following Financial Strategies for Successful Retirement course:

- Tuesdays, January 19, 26 and February 2
- Thursdays, January 21, 28 and February 4
- Please remove my name from your mailing list (fill out the information below).

Name \_\_\_\_\_

Address \_\_\_\_\_

City \_\_\_\_\_ State \_\_\_\_\_ ZIP \_\_\_\_\_

Daytime Phone ( ) \_\_\_\_\_ Evening Phone ( ) \_\_\_\_\_

Email (for confirmation of registration) \_\_\_\_\_

Guest Name & Address \_\_\_\_\_

### Method of Payment

- Check enclosed, payable to **Hudson City Schools**
- Charge to my credit card:  VISA  MasterCard

Card # \_\_\_\_\_ Expiration Date \_\_\_\_\_

Cardholder Signature \_\_\_\_\_

If registering by mail, send this form to:

HCER  
2440 Hudson Aurora Road  
Hudson, OH 44236

# Financial Strategies *for* Successful Retirement®

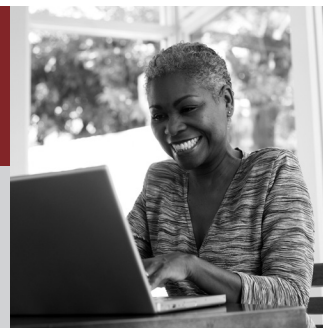
Develop money management skills that can last a lifetime

89 First Street, Suite 212  
Hudson, OH 44236



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Prepare for the financial realities of retirement  
at one of America's most comprehensive financial education courses



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- Make wise investment decisions
- Build and protect your wealth
- Provide for your family and heirs
- Protect your assets from inflation
- Analyze retirement lifestyle options
- Take advantage of tax changes
- Choose investments that match your tolerance for risk
- Increase income from retirement plans