# Passport to Retirement®

## Your "How to" Guide for Financial Success

Conducted at:

## North Central State College and Ashland University

| Locations | Dates & Times |
| --- | --- |
| **North Central State College**<br>Fallerius Technical Education Center<br>Gimbel Community Room<br>1760 University Drive<br>Mansfield, OH 44906 | **Thursdays**<br>**October 17 (Part I), October 24 (Part II) & October 31 (Part III)**<br>*7:00 pm to 9:00 pm* |
| **Ashland University**<br>John C. Myers Convocation Center<br>Heritage Room<br>638 Jefferson Street<br>Ashland, OH 44805 | **Tuesdays**<br>**October 22 (Part I) & October 29 (Part II)**<br>*6:30 pm to 9:30 pm* |

## Have you asked yourself these questions about your future and your finances?

- Can I retire on schedule, or will I have to postpone retirement?
- How much money will I need to retire?
- Could my investments be earning more?
- Are there better ways to manage my taxes?
- What are my retirement plan distribution options?
- Could the SECURE Act affect my retirement planning?
- How will I provide for my family and heirs?
- Which investments could work best for me?

**Enroll Today and Start Preparing for a More Comfortable Retirement**

**Go to page 7 for easy registration**

# Insights and Tools That Make a Difference

**The financial markets can be volatile, the cost of health care keeps rising, many companies have eliminated traditional pensions, tax laws change, and Americans' purchasing power continues to erode over time. Are you on track to accumulate the savings you will need to enjoy the retirement lifestyle you deserve?**

Investing a few hours of your time at our retirement course could pay off immediately. You should gain confidence in your financial decision-making ability to:

- Assess potential sources of retirement income
- Improve your potential for investment gains
- Manage financial risks
- Help preserve wealth for your heirs
- Avoid unnecessary taxes and penalties
- Make sound choices when claiming Social Security
- Help protect yourself from potentially devastating costs associated with a disability or long-term care expenses

Sound information on real-world financial strategies will give you the background and perspective to help formulate realistic goals and make more informed decisions. After all, the decisions you make will ultimately determine your financial success.

After attending this course, you should be better prepared to face the challenges and enjoy the rewards that retirement can bring. Through examples, exercises, and case studies, you'll discover how to take control of your finances and position yourself for a *brighter financial future*.

**This educational course is designed to help you overcome retirement challenges and take action to help improve your financial future.**

## An Educational Learning Experience

The course curriculum illustrates how time-tested financial principles can be applied to a variety of financial situations. In addition to receiving the latest facts and figures on retirement planning, you'll also benefit from visual aids and handouts that are clear, concise, and easy to understand. The instruction is designed to show you a number of financial concepts that will expand your knowledge base.

## Course Materials

You'll receive a 120-page workbook that will serve as a valuable reference tool for the years to come. It is filled with strategies, worksheets, and descriptions that will reinforce key concepts covered during the course.

# Course Curriculum

**Obstacles to a Successful Retirement**
- Lack of knowledge/Failure to plan
- Inflation
- Steady burden of taxes
- An unexpected health crisis
- Unpredictability of the financial markets
- Procrastination

**Envision Retirement**
- Today's retirement realities
- What kind of lifestyle do you hope to enjoy?
- How will you spend your time?
- Where do you want to live?
- When do you want to retire?

**Assess the Costs**
- What could be your largest expenses?
- Estimating how much retirement will cost
- Calculating a retirement savings goal
- Addressing a retirement income shortfall

**Evaluate Sources of Income**
- Personal savings vehicles
- Workplace retirement plans
- Roth vs. traditional IRAs
- The power of tax deferral
- Social Security claiming strategies
- Maximizing Social Security worker, spousal, and survivor benefits

**Manage Your Tax Liability**
- Taxation of income, capital gains, and dividends
- Choosing the standard deduction or itemizing deductions
- Roth five-year rules for tax-free distributions
- Manage taxes in retirement

**Protect Your Health and Wealth**
- Assessing your insurance needs
- Medicare options and costs
- Long-term care risks and considerations
- Protecting your earning power
- Life insurance protection and income-replacement calculator
- Life insurance living benefits

**Invest for the Future**
- Building a retirement investment portfolio
- Evaluating an investment's real rate of return
- Allocating your assets
- Investing in mutual funds and ETFs
- Fundamental investment tactics
- The downside of high expectations

**Choose a Distribution Method to Tap Assets**
- How long could your portfolio last?
- Withdrawal strategies to help avoid outliving your assets
- Retirement plan distribution options
- IRA rollovers
- Roth IRA conversions
- Required minimum distribution rules

**Preserve Wealth in Your Estate**
- Estate planning benefits and challenges
- Important estate documents
- Avoiding probate and estate taxes
- Step-up in basis vs. carryover basis rules
- Estate distribution methods
- Retirement account beneficiary designations
- Advanced trust strategies
- Charitable giving methods
- Providing for your family and heirs

**The time is now to prepare today for a more fulfilling tomorrow.**

# Why You Should Attend

*We spend most of our adult lives coping with financial issues, yet we receive virtually no formal education — from elementary school through college — to help us make wise investment decisions, prepare for retirement, and overcome other financial challenges.*

Many people get an education to learn a career — and in turn to make money. This course will explain how to make your money work harder for you.

## This course is designed to help you:

### 1. Steer Clear of Roadblocks

You'll learn about common obstacles to planning for a comfortable retirement — such as a market downturn, taxes, inflation, the burden of taxes, inadequate planning, and failure to take action — and how to help overcome them.

### 2. Acquire Sound Information

Sound information about effective financial strategies will give you the background and perspective you need to make more informed retirement decisions. You'll be more confident and decisive about what you want and the options you have.

### 3. Focus on Your Goals

This course is designed to lead 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.

Are you on track to accumulate the savings you will need to enjoy the retirement lifestyle you deserve?

### 4. Take Action

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

*Mutual funds, exchange-traded funds, variable annuities, and variable universal life insurance are sold by prospectus. Please consider the 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.*

# This Course Will Explore Opportunities to Help You...

- **Fight the effects of inflation, taxes, and procrastination**
  Understand how inflation and taxes can be roadblocks to planning a comfortable retirement, as well as strategies to help overcome these obstacles.

- **Prepare for a more comfortable retirement**
  Discover steps to help increase your income from retirement accounts and other saving and investment vehicles, as well as claiming strategies that could enhance your Social Security benefits.

- **Determine how much your retirement will cost**
  Estimate the cost of retirement and adopt a long-term retirement savings strategy.

- **Supplement your workplace retirement plan**
  Become acquainted with Roth and traditional IRAs, stocks and bonds, mutual funds and ETFs, as well as annuities.

- **Expect and prepare for market volatility**
  Evaluate strategies that could enhance investment performance and help lower your exposure to market risks.

- **Manage investment risk**
  Learn how strategies such as asset allocation and diversification can help manage portfolio risk.

- **Understand retirement plan distribution options**
  Assess various distribution methods and evaluate strategies to help avoid outliving your assets.

- **Be prepared for an unexpected and costly health crisis**
  Assess the risks of experiencing a disability, help protect your family from the potentially high cost of long-term care, and evaluate your life insurance needs.

- **Understand your Medicare options**
  Familiarize yourself with Medicare coverage, enrollment rules, deadlines, and penalties.

- **Avoid probate and estate taxes**
  Learn how trusts and charitable giving could help reduce estate taxes and probate fees.

- **Provide for your family and heirs**
  Become familiar with strategies that could help preserve the value of your estate.

**What steps have you taken to help protect your income and assets from the unexpected?**

# What's Included with Your Tuition

## Educational Content

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 real-world examples to illustrate important financial information you need to know.

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

## One-on-One Meeting

As a course participant, you will have an opportunity to meet with the instructor to review your needs and concerns. This will be your chance to ask specific questions about your personal situation, retirement outlook, and goals — and to explore strategies you can implement right away. **There is no obligation to attend.**

## Free Planning Guide

The comprehensive financial workbook is packed with information to help you apply what you learn to your own situation. It's both your guide to the course and a valuable reference tool for the future. Helpful exercises give you the opportunity to plug in your specific numbers on worksheets and review how different investment and savings vehicles could affect your retirement.

## Benefits of Enrolling

Many people realize that they need to improve their money management skills and start saving for retirement. But all too often, they don't take the appropriate steps necessary to achieve their goals.

Advance preparation may help you avoid surprises, such as having to add years to your career because you haven't accumulated enough money, or living the rest of your life on a reduced income.

By attending this course, you can acquire the knowledge and develop the skills you need to face the challenges ahead and enjoy the rewards that retirement can bring.

## About Your Instructor

This course is presented across North America by financial services professionals. Your local instructor is Chad Brown, MSFP, RICP®, CPFA®, a 27-year veteran of the financial services industry and Founder of Compass Financial Strategies in Ashland and Wooster. He holds a Master of Science degree in Financial Planning with a Concentration in Retirement Planning. He grew up in Bellville and has lived in Ashland for the past 23 years.

There is no assurance that the techniques and strategies discussed are suitable for all investors or will yield positive outcomes. The purchase of certain securities may be required to effect some of the strategies. Investing involves risks including possible loss of principal. Securities and advisory services offered through LPL Financial, a registered investment advisor, Member FINRA/SIPC.

# Registration Information

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## Registration

Advance registration and prepayment are required.
Tuition is $49, which includes one workbook.
To register, visit https://www.compass-financialstrategies.com/events
or scan the QR code below.

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1210 E. Main Street
Ashland, OH 44805



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## This course will cover:

- **Methods to help you accumulate and protect your retirement savings**
- **How to develop a retirement income stream in retirement**
- **Strategies that could enhance your Social Security benefits**
- **How to make informed retirement plan distribution decisions**
- **What you need to know about IRA rollovers and Roth IRA conversions**
- **Strategies to help protect wealth and pass it to your heirs and/or charitable causes**