

# THE NEW WORLD OF RETIREMENT PLANNING

*Classroom Instruction for Adults – Ages 50 to 70*

## THE NEW WORLD OF RETIREMENT PLANNING

---

*The rules for a retiring generation of baby boomers have changed. Learn how those changes affect you as you prepare to live a prosperous retirement.*

---

### YOU WILL DISCOVER HOW TO:

- Determine if you have enough money for retirement
- Protect your assets in a rising tax rate environment
- Use the 3 basic types of retirement accounts to maximize cash flow in retirement
- Evaluate the benefits of a Roth Conversion
- Maximize Social Security income
- Protect your portfolio against stock market loss during retirement
- Reduce, or eliminate unwanted expenses or delays with estate planning
- Understand if your portfolio is truly “diversified”
- Avoid the three basic “pitfalls” of retirement distribution planning

JOIN US AT

**Salt Lake Community  
College**

9750 S. 300 W. Sandy, Utah 84070

**Two Night Course**

**Part I**

**Tuesday, October 24th**

6:30 pm to 8:45 pm

---

**Part II**

**Thursday, June 20th**

6:30 pm to 8:30 pm



---

# COURSE DESCRIPTION



## **WHO SHOULD ATTEND THIS COURSE**

You will find this course relevant if you are developing a retirement plan, nearing retirement, or recently retired. Regardless of your stage in the process, you'll learn updated strategies that will help you build and preserve wealth in volatile times. Above all, this course is designed to help you assess your current financial position, then lay out a personalized roadmap that helps you achieve your retirement goals.

## **WHY THIS CLASS MATTERS**

Many of the retirement strategies utilized by your parents have grown outdated and may no longer have application to those looking to retire today. This class compares and contrasts the old retirement paradigms of yesteryear and the new paradigms of today as you prepare to retire in the 21st century. You'll discover how to insulate yourself from the risk of rising taxes, protect your Social Security from taxation, and avoid common pitfalls as you distribute your assets in retirement.

Perhaps most importantly, this class will teach you how to develop a personalized strategy as you confront the challenges of retiring in a rapidly changing world.

## **BALANCED FINANCIAL INFORMATION**

There's a difference between taking your financial cues from media outlets and learning the basics of retirement planning from a trusted, reliable, unbiased source. This course is designed to give you an exhaustive and comprehensive view of financial education while uncovering the many new pitfalls that threaten to derail many retirees in the 21st century.

---

# COURSE OVERVIEW

## RETIRING IN THE 21ST CENTURY

- The old retirement paradigm vs. the new paradigm
- How to create a clear vision for retirement
- Creating a retirement road map
- Keys to transitioning to retirement

## TAX RATE RISK

- Why experts say tax rates could double
- How rising taxes may affect your retirement cash flow
- The “Catch 22” of 401k’s and IRA’s
- How lost deductions may affect your taxes in retirement

## RETIREMENT DISTRIBUTION PLANNING

- The three basic retirement accounts
- How to accumulate dollars in the right types of accounts for retirement
- What’s better for you: tax-deferred or tax-advantaged accounts?
- How to define a “true” tax-advantaged investment
- When should you convert to a Roth?
- How IRA’s and 401k’s cause Social Security taxation
- Strategies to reduce or eliminate taxes in retirement

## ESTATE PLANNING

- Planning for incapacity
- Reducing estate taxes
- A will vs. a trust

- Types of Trusts
- How to avoid probate
- Asset gifting
- Transferring Property at Death

## MAXIMIZING SOCIAL SECURITY

- The causes of Social Security taxation
- The Social Security thresholds you need to be aware of
- The real cost of Social Security taxation
- Strategies to eliminate Social Security taxation
- Social Security maximization strategies

## RETIREMENT DISTRIBUTION PITFALLS

- How the new rules on “Rate of Withdrawal” affect you
- How to ensure you won’t run out of money in retirement
- How to liquidate your retirement assets in the right order
- How to protect against “sequence of returns” risk

## PROTECTING AGAINST MARKET LOSS

- The impact of dramatic market loss in retirement
- Is “buy and hold” appropriate in retirement?
- How to protect against the two types of investment risk
- How to protect your assets from stock market volatility
- Why “asset allocation” alone may not be enough
- How to truly diversify your retirement portfolio

## LONG-TERM CARE PLANNING

- How a long-term care event may affect your retirement
- Medicaid spend-down rules
- Community spouse rules
- The 4 common alternatives to pay for long-term care
- Recent innovations in long-term care planning

---

# SECTION SUMMARIES

## **SECTION 1 / RETIRING IN THE 21ST CENTURY**

How is retirement planning in the 21st century different than that of your parents? Chances are, your retirement looks and feels vastly different than the generation before you. As a result, your approach to the retirement planning process must change. This course begins by exploring an updated approach to retirement planning that accounts for all of the challenges and pitfalls that are unique to the rapidly changing world in which we now live.

## **SECTION 2 / TAX RATE RISK**

The United States Government has made trillions of dollars in promises for programs like Social Security and Medicare it simply can't afford to keep. Some experts have suggested that tax rates may have to rise dramatically to keep these programs solvent. If you're like most Americans, you've saved the lion's share of your retirement in tax-deferred accounts like 401k's and IRA's. If tax rates go up, how much of your hard-earned money will you be able to keep? This section discusses strategies that you can implement that may help insulate your assets from the impact of higher taxes.

## **Section 3 / RETIREMENT DISTRIBUTION PLANNING**

There is a lot of static in the media and on the internet about how to best save for retirement.

In this section you'll learn about the three basic types of investment accounts and how to use them to maximize cash flow in retirement. Should you contribute to an IRA or a Roth IRA? How about Roth Conversions? This section teaches you how to position your savings so as to minimize taxes and maximize cash flow in retirement.

## **SECTION 4 / ESTATE PLANNING**

Estate planning involves more than just reducing your taxes. It's also about making sure your assets are distributed as you wish – both now and after you're gone. In this section, we'll discuss strategies and techniques to reduce or eliminate estate taxes, delays, and legal challenges following your death. You'll also learn how to build an estate plan that addresses your wishes should you have an incapacity due to an illness or injury. Finally, we'll investigate the benefits of using a trust versus a will when determining how to best transfer your assets upon death.

## **Section 5 / MAXIMIZING SOCIAL SECURITY**

Some pre-retirees are not aware that their Social Security can be taxed. In this section you'll learn about the impact of Social Security taxation on your retirement. We'll also look at the IRS thresholds that cause Social Security taxation. Finally we'll discuss strategies you can implement that can put you in a position to receive your Social Security free from tax.

## **SECTION 6 / PROTECTING AGAINST MARKET LOSS**

The investment strategies that got you to this point may not necessarily be the ones that see you safely through retirement. This section discusses the two

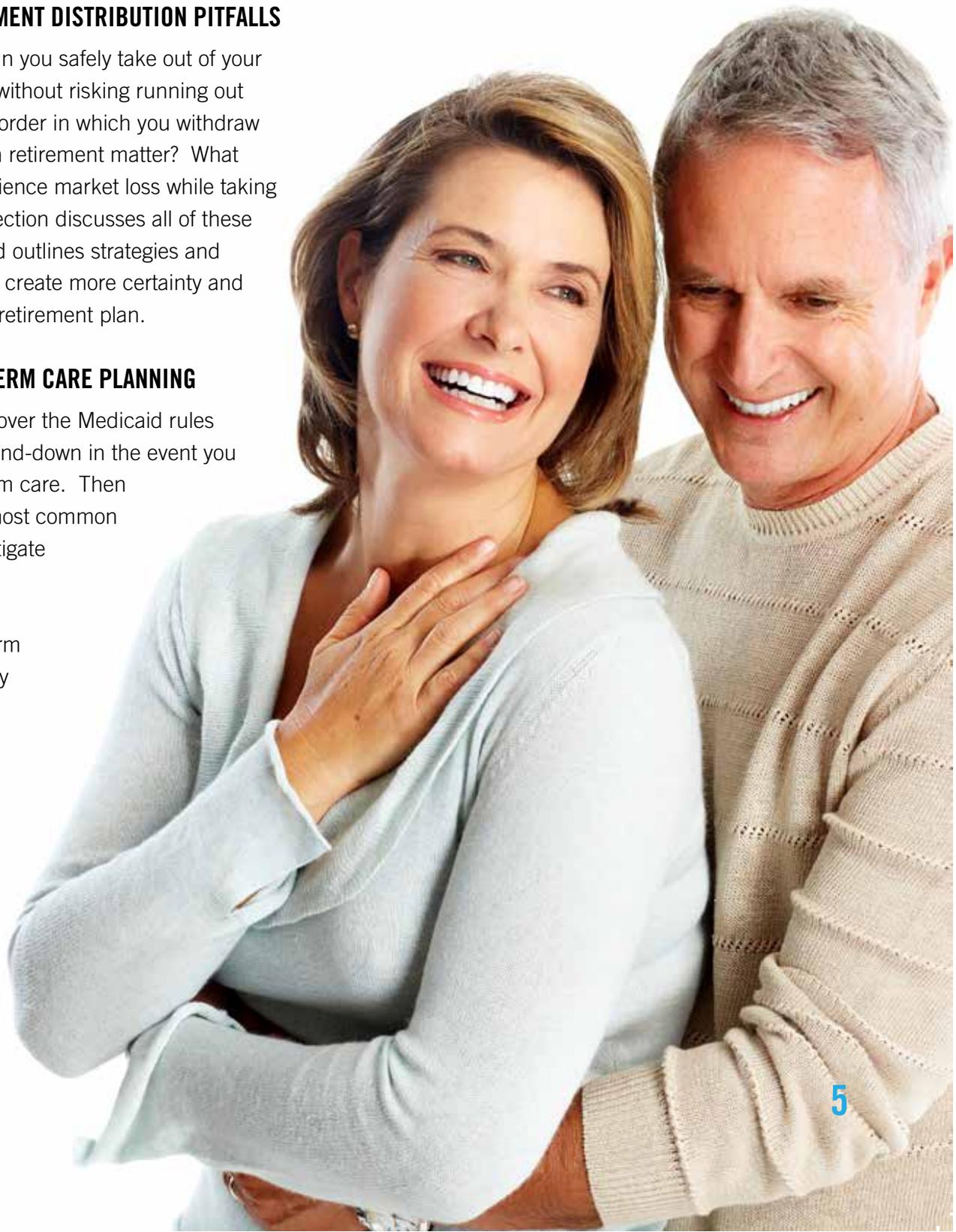
types of investment risk in every investment portfolio and how to safeguard against them. It also helps you lay out a strategy to increase the likelihood that you won't outlive your retirement assets.

## **SECTION 7 / RETIREMENT DISTRIBUTION PITFALLS**

How much money can you safely take out of your retirement accounts without risking running out of money? Does the order in which you withdraw your various assets in retirement matter? What happens if you experience market loss while taking distributions? This section discusses all of these retirement pitfalls and outlines strategies and solutions designed to create more certainty and predictability in your retirement plan.

## **SECTION 8 / LONG-TERM CARE PLANNING**

In this section we'll cover the Medicaid rules that govern asset spend-down in the event you should need long-term care. Then we'll cover the four most common strategies used to mitigate long-term care risk. Finally we'll help you assess which long-term care planning strategy is best suited to your particular situation.



---

# PROVIDED IN THIS COURSE

## COMPREHENSIVE APPROACH

Instead of focusing on a specific strategy or topic, this course takes a more comprehensive view of your retirement. This broad-based approach lays a foundation for proactive planning in an updated, 21st century context. Because of the educational nature of the class, no specific financial products are presented or discussed.

## AN INTERACTIVE CLASSROOM SETTING

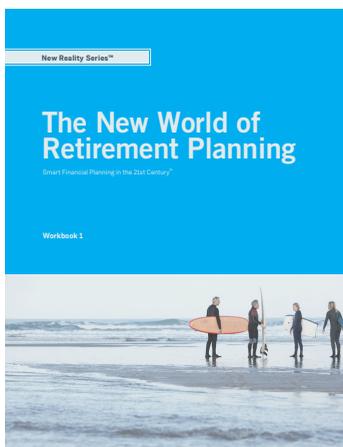
This course is taught by a nationwide network of instructors. These instructors are financial professionals from your community who bring to their classes years of experience and knowledge from their careers in personal finance. They often supplement their presentation with real life stories and experiences to help personalize the principles and strategies taught in their classes. This personal and interactive approach to the material helps make the educational process both practical and informative.

## THE NEW WORLD OF RETIREMENT PLANNING WORKBOOKS

As part of this course, you will receive a two volume set of workbooks that provides examples and illustrations designed to reinforce the concepts taught in class. These workbooks help you follow along during the presentation and give you a step-by-step process to help implement the knowledge you obtain during the course.

## OPTIONAL ONE-ON-ONE STRATEGY SESSION

If you have questions on how the principles you learned in this class apply specifically to your financial situation, you may arrange for a private strategy session with your instructor after the conclusion of the course. The strategy session is complimentary for all attendees but is not required.



*You'll receive a two-volume set  
of workbooks.*

## YOUR INSTRUCTOR

Your instructor is Michael Stevens with Horizon Retirement Academy

# THREE EASY WAYS TO REGISTER

## 1 MAIL FORM & PAYMENT

**Make Check Payable to:**  
Horizon Retirement Academy  
2961 W. Maple Loop Dr. #120  
Lehi, UT 84043

## 2 ONLINE

<https://retireutah.eventbrite.com>

## 3 CALL

801-210-5500

**REGISTRATION FEE: \$49**

Class sizes are limited so register today!  
Advance registration is required.

### COMPLETE FORM IF MAILING REGISTRATION:

Your Name: \_\_\_\_\_

Your Address: \_\_\_\_\_

City, State, Zip: \_\_\_\_\_

Email Address:\* \_\_\_\_\_

Daytime Phone: \_\_\_\_\_

Evening Phone: \_\_\_\_\_

I am bringing my spouse/guest at no additional charge.  
Registration fee includes one set of workbooks.

I am bringing my spouse/guest and would like an  
additional set of workbooks for \$25.

Name of spouse/guest: \_\_\_\_\_

\* For confirmation purposes only.

### Two Night Course

#### Part I

**Tuesday, October 46th**  
6:30 pm to 8:45 pm

#### Event Location

**Salt Lake Community  
College - Miller Campus**  
9750 300 W, Sandy, UT  
84070

#### Part II

**Thursday, October 26th**  
6:30 pm to 8:45 pm

#### Event Location

**Salt Lake Community  
College - Miller Campus**  
9750 300 W, Sandy, UT  
84070

