Retirement Planning Course

ABC RETIREMENT PLANNING

A CLASSROOM COURSE FOR THOSE 50 AND UP TEACHING THE ABC'S OF RETIREMENT PLANNING

Enroll Today for classes at Rio Salado College - Northern Campus!

Complete Course Details Inside...

Adult Financial Education Services
21001 N. Tatum Boulevard, Suite 1630-197
Phoenix, AZ 85050

PRSRT. STD.
U.S. POSTAGE
PAID
33610
S2S MARK

Retirement Planning Course

ABC RETIREMENT PLANNING

A CLASSROOM COURSE FOR THOSE 50 AND UP TEACHING THE ABC'S OF RETIREMENT PLANNING

Learn how to plan with confidence - whether you are planning for retirement and looking to build a plan, or are already retired and looking for a plan you can finally understand.

- The Need for a New Model
- The ABC Planning Model
- Retirement Planning Issues
- Making Your Own ABC Plan

Special Section on Social Security!

October Classes Starting Soon at Rio Salado College - Northern Campus!

Our courses are taught at over 125 colleges nationwide!

Complete Course Details Inside!

Retirement Planning Course

ABC RETIREMENT PLANNING

A CLASSROOM COURSE FOR THOSE 50 AND UP TEACHING THE ABC'S OF RETIREMENT PLANNING

What You Will Learn By Taking This Course

- Aspects of conservative investing
- The trade-off with risk, return, and liquidity
- How to determine your personal risk tolerance and your own unique "Color of Money"
- 5 Myths and 5 Common Retirement Mistakes
- How to maximize Social Security distributions
- How to make "tax wise" distributions from your retirement plans
- What questions to ask a potential advisor
- Seven steps to an ABC Retirement Plan

October Classes Starting Soon at Rio Salado College - Northern Campus!

Location

Rio Salado College - Northern Campus
Classroom 1079
1715 W. Northern Avenue
Phoenix, AZ 85021

Course Schedule

Tuesdays (2 session course)
October 20 and 27
6:30 pm - 9:00 pm

OR

Wednesdays (2 session course)
October 21 and 28
6:30 pm - 9:00 pm

Our courses are taught at over 125 colleges nationwide!

Special Section on Social Security!

Complete Course Details Inside!

Retirement Planning Course

ABC RETIREMENT PLANNING

A CLASSROOM COURSE FOR THOSE 50 AND UP
TEACHING THE ABC'S OF RETIREMENT PLANNING

The ABC Retirement Planning Model was developed for people ages 50 and up who would like to have an alternative to a high risk approach to financial and retirement planning. For most conservative investors, the typical Wall Street approach doesn't give them the peace of mind to sleep well at night, leaving them instead to worry that their assets may not last as long as they do.

Course Description

This comprehensive course was developed using a common sense, Main Street approach to help you understand where you are in your financial and retirement plan, and how to get where you want to be at retirement. The typical American will spend 90,000 hours over a 45 year career span earning a living and building a retirement nest egg, but will spend only a few hours determining how to spend that nest egg. This course will be the best way for you to spend your time learning from the mistakes of others. You will learn what pitfalls to avoid - and what myths, too - as you develop confidence in a conservative investment model that will help you reach your retirement goals safely.

Who Should Attend

If you are concerned about your IRA, 401(k), 403(b), or other investment or retirement account, and you want to be more confident in the decisions you make, you should enroll. If you are looking for ways to protect yourself from the roller coaster ride of the financial markets and information on how to select the optimal Social Security distribution strategy, you should enroll. If you are looking for an investment model and process that is easy to understand and implement, you should enroll.

Why You Should Attend

This course will provide you with tools, insights, and proven strategies that will allow you to build aretirement plan that you are confident will achieve the goals you set for your retirement. Some of the practical knowledge includes strategies that reduce tax payments, manage planning risks, and create an income stream in retirement that will last your lifetime.

Classroom Instruction

This is an educational course that teaches the Principles of Conservative Retirement Planning. Course instructors are financial services professionals who bring many years of experience to the classroom and enhance the text book materials with "real world" examples. This course is interactive and you will have an opportunity to develop your own investment and retirement planning model.

Course Materials

This course includes a class workbook which is specifically designed to follow and support the classroom instruction. The book *Social Security Made Simple* by Mike Piper will also be provided to you.

Objective Information

Upon completion of the course, you will understand how much of your retirement is at risk, how much is safe, and how much is liquid. You will be able to evaluate and minimize the risk and make choices that allow you to maximize the return. This course will help you answer the question, "Are you ready for retirement?" The knowledge you receive will help you select strategies for you and your spouse that will maximize your Social Security distributions and make tax wise distributions from your retirement plans.

Course Instructor

Retirement Income Specialist Winston P. Stevenson brings to the classroom many years of "real world" experience in retirement planning. Mr. Stevenson delivers the course content with real life scenarios that make the content easy to understand.

COURSE OUTLINE

Section 1: Introduction & Workshop Goals

Introduction to the course and setting up your workshop goals.

Section 2: 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 2 will cover ways to address these new rules, adjust to shifting paradigms, gain perspective on Wall Street myths, and learn about common retirement planning mistakes.

Section 3: The ABC Model

In Section 3, we will discuss the "Color" of Money: What is Yellow Money, Red Money, and Green Money, and what assets comprise them? Students will learn how to allocate the proper assets to each category. We will discuss how the ABC Model can help students in Bull Markets, and save them in Bear Markets.

Section 4: Retirement Planning Issues

This section will address the number one need in retirement… INCOME. The students will learn how to plan to have enough and stay ahead of the inflation curve. We begin that process by reviewing Social Security distribution options and exploring ways to maximize those distributions. For most Americans, their largest asset going into retirement is their 401(k), 403(b), or 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).

Section 5: Making Your Own ABC Plan

In our final section, the students will learn how to create their 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 the workbook to make sure the plan is designed to suit the students' true needs.

Tools for Planning

- **Asset Review Forms** - Includes two forms to use in planning: Issues & Goals and 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

October Classes Starting Soon! Register Today!

Rio Salado College - Northern Campus
Classroom 1079
1715 W. Northern Avenue
Phoenix, AZ 85021

Tuition is $49. Spouses may attend at no cost. An additional workbook for your spouse may be purchased for $19.

Tuesdays (2 session course)
October 20 and 27
6:30 pm - 9:00 pm
Course Code: AWSRSN1020

OR

Wednesdays (2 session course)
October 21 and 28
6:30 pm - 9:00 pm
Course Code: AWSRSN1021

Visit www.afes.org

OR

Call 480-646-3489

OR

Complete the Registration Form below and mail in with your tuition check.

To pay by credit card, please call or go online.

Registration Form

Name: ____________________

Address: ____________________

City: ____________________

State: __________ Zip: __________

Phone: ____________________

E-mail Address: ____________________
(for registration confirmation purposes only)

Course Selection (please check one):

- ☐ Tuesdays - October 20 and 27, Course Code: AWSRSN1020
- ☐ Wednesdays - October 21 and 28, Course Code: AWSRSN1021

Tuition is $49 per person

- ☐ I am bringing my spouse at no extra cost
- ☐ I am bringing my spouse and need an additional workbook for $19

Spouse's Name: ____________________

Total tuition included in this registration is:

☐ $49 ☐ $68

Please complete this Registration Form and mail with your tuition check to:

Adult Financial Education Services Registar
21001 N. Tatum Boulevard, Suite 1630-197
Phoenix, AZ 85050

Make checks payable to: AFES