



COURSE OVERVIEW & OUTLINE



# RETIREMENT ANSWERS101™

A Comprehensive Financial Education Course



[www.retirementanswers101.com](http://www.retirementanswers101.com)

*Please be advised that investing involves risk and that no particular investment strategy can guarantee against a loss. All investments involve the risk of potential investment losses as well as the potential for investment gains. Prior performance is no guarantee of future results, and there can be no assurance, and clients should not assume, that future performance will be comparable to past performance. No client or potential client should assume that any information presented or made available through this paper should be construed as personalized financial planning or investment advice. Personalized financial planning and investment advice can only be rendered after engagement of the firm for services, execution of the required documentation, and receipt of required disclosures.*



# Course Overview & Outline

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## *Course Description:*

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This course is intended to provide pre-retirees and retirees with a better understanding of the many financial planning areas that need to be considered as they enter into (or maintain the lifestyle they have become accustomed to during) their retirement years.

Almost half (46%) of investors in this country are worried they will outlive their savings in retirement, a new survey shows. In fact, according to the 2014 Wells Fargo/Gallup survey of 1,011 investors who have \$10,000 or more in savings and investments, 36% of retired investors and 50% of investors who aren't retired are concerned they will run out of money during retirement and that their main source of retirement income will be Social Security.

### **Other findings of the Wells Fargo/Gallup survey:**

- 60% of investors say using caution when investing in the stock market is wise because it protects people from possible market losses; 37% think it's unwise because it prevents investors from realizing significant market gains; 3% don't know or refused to answer the question.
- 68% of investors say they actively choose stocks for their long-term investment accounts, and 29% say they consciously avoid stocks in long-term investment accounts; 3% don't know or refused to answer the question.
- Of the investors who say they avoid stocks, more than half (56%) say they are not confident they can reach their financial goals without stock market exposure, but they still think it's better to avoid the risk.

The materials covered in this course will revolve around addressing some of the greatest retirement fears including changes to investing as you near or enter retirement, Social Security election strategies, generating income, investment advice, regarding the suitability standard versus fiduciary responsibility, and passive/strategic investing vs. active/tactical investing, among many other topics. The information covered is general in nature and not intended to give specific investment advice to attendees.





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## *Course Objectives:*

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The objective of this course is to provide you with valuable information to help you confidently create a retirement plan. The information presented and the material you receive by participating in this financial course will help you make more informed retirement decisions whether you are a DIY investor or work with a financial professional. After attending both three hour classes and reading the course manual provided, you should understand:

1. The basics of Medicare eligibility
2. Social Security election strategies
3. The difference in the three phases of your financial life
4. The different types of annuities and where they may or may not be appropriate for you
5. Things to consider if you are working with an insurance agent, broker, investment advisor, or some combination of the three
6. Passive, strategic, active, and tactical investment strategies
7. Required minimum distributions
8. How to properly title your investment and savings accounts

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## *Your Course Reading Material:*

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We have several handouts to be included in the Retirement Answers 101 pocket folders including the following:

1. 2016 Tax Reference Sheet
2. MetLife Retirement Income & Sequence of Returns
3. The Truth About When to Begin Taking Social Security
4. Morningstar Rating for Funds Fact Sheet
5. Nine Investment Strategies for Plan Participants
6. Consumer Financial Protection Bureau Reverse Mortgage Guide

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## *Course Participation:*

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As Gordon Gekko said in the 1987 movie *Wall Street*, "The most valuable commodity I know of is information." If you are looking for a better understanding of what planning tools and investment vehicles are fully available to you at this stage of your financial life, this course may be for you. If you would like a better understanding of the products and strategies that are available to investors, agents, brokers, and advisors depending on the license(s) they hold and how blending strategies may work to your advantage, again this course may be for you. If you would like to better understand what investment options and planning opportunities you have with your retirement accounts (IRA, 401(k), 403(b) & TSP) during your life and the lives of your loved ones, the course will be time and money well spent. The best way to benefit from this course is to commit to the six hours of classroom time and to take the necessary time to read the recommended materials provided to you. We also encourage classroom participation during discussions, as you feel comfortable.





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## Course Outline:

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Below is an outline of the content in each section of the course.

### Section 1: Retirement Income Sources | 6

- Three phases of a financial life cycle
- Types of investment accounts
- Type of securities licenses (series 6, 7, 63, 65, 66, etc.)
- Suitability vs. Fiduciary standard
- Insurance Agent vs. Broker vs. Investment Advisor
- Sequence of returns risk
- Pension plans: Payout and maximization
- Social Security maximization strategies
- Social Security and investment taxation
- Better understanding annuities
- Expert perspectives on the value of annuities
- Multi-year guaranteed annuities

### Section 2: 21st Century Investing | 38

- Investment fees and commissions
- The Rule of 100
- Asset allocation
- Passive/strategic vs active/tactical investment strategies
- Hidden Levers software
- Separately managed accounts
- Money managers
- Permanent life insurance
- Late stage college funding strategies
- College planning and retirement
- The buy & hold investment strategy

### Section 3: Retirement Account Rules | 57

- Investments to reviews
- In-service withdrawals
- Employer service plan rollover options
- Required minimum distributions
- Multi-generational "Stretch" IRAs
- Inheriting a retirement account





**Section 4: Health Care in Retirement | 69**

- Medicare and Medicaid eligibility
- Long-Term Care options
- Reverse mortgages

**Section 5: Retirement Lifestyle | 77**

- Working, retirement, and the transition between the two
- Spending your time in retirement

**Section 6: Estate Planning | 80**

- Understanding estate planning
- Step-up in basis
- Properly titling all of your accounts
- Financial decisions after the loss of a loved one
- Additional investing information

**Closing Remarks**

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*Course Deliverables:*

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**Printed in the manual:**

- The Truth About When to Begin Taking Social Security
- Social Security and Qualifying for Medicare Guide
- Annuities 101: An Introduction to Better Understanding Annuities
- Multi-Year Guarantee Annuity vs. Certificate of Deposit
- Six Rules to Choosing a Financial Advisor

