Financial Strategies for Successful Retirement
Outline of Course

**Week 1 - Financial Basics**
- Retirement Income: Perception and Reality
- How Long Will You Be Retired?
- Nine Reasons People Fail Financially in Retirement
- Setting Goals
- Using Credit Wisely
- Controlling Debt
- Making Compounding Work for You
- Inflation
- Your Income Taxes
  - Your Investments and Taxes
  - Impact of Income Taxes and Inflation
  - Earning a Real Rate of Return
- Making Your Money Last

**Week 2 - Investments**
- Emergency Reserves
- Investment Choices
- Traditional Cash Equivalents
- Debt and Equity Investments
  - Bonds
  - Stock
- Corporate Distributions for Stockholders and Bondholders
- Stock Exchanges
- Reading Stock Tables
- Comparing Market Measures
- Stock Market Fluctuations
- Using Portfolio Managers
- Obtaining Professional Management

**Week 3 - Risk Management**
- Ways to Manage Risk
- Annuities
- Health Insurance
- Medicare
- Disability Income Insurance
- Long-Term Care
  - Long-Term Care Progression
  - Paying for Long-Term Care
  - Long-Term Care Insurance
- Changing Life Insurance Needs
- Types of Life Insurance
  - Term Insurance
  - Cash Value Insurance
- Pension Maximization Using Life Insurance
- Survivorship Life

**Week 4 – Estate Planning**
- Importance of Estate Planning
- Estate Planning Considerations
- Planning for Incapacity
- Distributing Assets at Your Death
  - Direct Transfer Assets
- Joint Ownership
- Trusts
- Probate
- Your Will
- Taxes and Your Estate
  - Federal Unified Gift and Estate Tax Rates
  - Providing Money for Estate Transfer Costs

**Week 5 - Optional Retirement Planning Consultation**

Everyone who attends this course is entitled to a personal retirement planning consultation after the conclusion of the course.