

FINANCIAL STRATEGIES
for
SUCCESSFUL RETIREMENT®

Classroom Instruction on Money Management

Sponsored by:

Each Course Consists of Four 2½-Hour Sessions.

Location

Dates/Time

Location
Room #
Address
City, State

Day
Dates
or
Day
Dates

From (time to time)

Learn what you need to know about these retirement planning issues and more:

- Determine whether or not you can **retire early**.
- Pinpoint your financial needs for retirement.
- Learn how to potentially minimize your taxes.
- Allocate your assets using mutual funds.
- Learn how to seek maximization of your income without subjecting yourself to unnecessary risk.
- Understand your long-term care options.

Enroll early.

RETIREMENT PLANNING FINANCIAL EDUCATION

Key Retirement Planning Issues

This course will equip you with the facts you need **to prepare for a financially secure retirement**. You will learn to seek maximization of your income and **get more from investments**. You will also learn how to protect your hard-earned money from inflation, income taxes and erosion due to possible long-term health care needs. This seminar will show you a conservative approach to wise money management and will identify lifestyle issues facing retirees. The information you receive may pay dividends for the rest of your life.

Your instructor provides information that is current, comprehensive and noncommercial. The seminar has been carefully designed to provide the information you need, without overloading you with unnecessary financial jargon. The complete curriculum is provided on page 4.

An Optional Personal Plan and Consultation

You will be assigned homework during the course. At your discretion, you submit this homework to the instructor, who will use it to develop your confidential financial analysis. You are entitled to a private retirement planning consultation with the instructor at the end of the seminar. This meeting is your opportunity to analyze your financial situation, help develop your financial plan and have your questions answered.

Teaching Format

Financial Strategies for Successful Retirement[®] has been created by experts in personal money management education. A “hear it, see it, read it, write it” teaching method makes it easy for you to understand and retain the information covered. The pages of the workbook you receive correspond with the instructor’s presentation materials to illustrate key financial concepts. You will walk through real-life examples that apply to your situation. The class is enlightening and exciting. Attendees may participate and are encouraged to ask questions.

Who Should Attend

The material is relevant to those in the early stages of retirement planning as well as those who are very close to retirement. The course curriculum is designed for **people who are serious about gaining money management knowledge**. Attendees should commit to several evening sessions and a few hours of homework.

From a Leader in Personal Financial Education

Financial Strategies for Successful Retirement was developed by a leader in personal financial education, Successful Money Management Seminars, Inc. Over 4 million people have attended seminars developed by this publisher.

Sponsored by Corporations, Organizations and Colleges Throughout North America

Offered throughout the United States and Canada by trained, licensed professionals, these seminars have been recognized for their exceptional content. The courses have been sponsored by over 1800 corporations, 1200 organizations and 1800 educational institutions. For a partial list of locations where seminars have been conducted, refer to page 5.

LEARN THE ANSWERS TO YOUR 10 MOST PRESSING FINANCIAL QUESTIONS

1. How can I retire early?

Find out if you can afford to retire early and how much money and income you must have to do so.

2. How can I plan for a successful retirement?

Learn the **nine steps** you can take to help prepare for retirement success.

3. How can I “inflation-proof” my income?

Learn strategies which have been used to inflation-proof retirement income, including systematic withdrawal programs.

4. How can I develop my financial objectives?

Learn the relevant facts you need to define your financial goals and aspirations.

5. How can I put my money to work?

Learn how inflation and taxes take their toll on low-interest accounts and what you can do about it.

6. How can I potentially minimize my taxes?

Learn strategies designed to legally minimize the total amount of money you pay the government each year.

7. How can I use stocks, mutual funds, bonds and other investment vehicles?

Learn the characteristics of various equity investments, including common stock, preferred stock and mutual funds. Also learn about cash reserve investments that can make your money work harder.

8. How can I avoid unnecessary financial risk?

Learn how to **seek maximization of your income** without subjecting yourself to unnecessary financial risk.

9. How can I reduce my health care costs?

Learn about your health care options and the details of Medicare and Medicaid. Find out whether you should consider long-term care insurance.

10. How can I provide for my heirs?

Learn the major contributors to estate devaluation as well as how to potentially minimize taxation. Discover how to ensure that your heirs receive as much of your estate as possible.

Mutual funds and variable annuities are sold only by prospectus. Please consider the investment objectives, risks, charges, and expenses carefully before investing. The prospectus, which contains this and other information about the investment company, can be obtained from your financial professional. Be sure to read the prospectus carefully before deciding whether to invest.

COURSE TOPICS

Financial Basics

Retirement income: Perception and reality
Nine reasons people fail financially in retirement
Using credit wisely
Making compounding work for you
Inflation
Your income taxes
Your investments and taxes
Impact of income taxes and inflation
Earning real rate of return
Making your money last

Your Retirement Income

Sources of retirement income
Social Security and you
The value of tax-deferred contributions

Personal retirement plans

- Traditional IRAs
- Roth IRAs

Employer retirement plans
Taking money out of employer retirement plans
Required minimum distribution/withdrawal rules
Choosing your retirement plan beneficiary
Retirement checklist

Investments

Emergency reserves
Traditional cash reserves
Debt and equity investments

- Bonds
- Stock

Stock market fluctuations
Obtaining professional management
Mutual funds
Mutual funds for retirement income
Tax-deferred annuities
Variable life insurance policies
Asset allocation

Risk Management

Ways to manage risk

Health insurance and Medicare
Disability income insurance
Long-term care

- Paying for long-term care
- Long-term care insurance

Changing life insurance needs
Types of life insurance
Pension maximization using life insurance
Survivorship life

Estate Planning

Importance of estate planning

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

Optional Retirement

Planning Consultation

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

COURSES HAVE BEEN OFFERED THROUGH

Corporations

Bayer Corporation, Pittsburgh, PA
Borden, Inc., East Syracuse, NY
Dialogic, Parsippany, NJ
General Motors, Cleveland, OH
Goodyear Tire & Rubber Company,
Houston, TX
Hitachi Computer Products,
Santa Clara, CA
Hughes Corporation, Westchester, CA
Isuzu Motors, Whittier, CA
James River Corporation, Lexington, KY
Kaiser Permanente, Riverside, CA
Lockheed Management Association,
Fort Worth, TX
Lockheed Martin, Cocoa Beach, FL
Novell, Provo, UT
Peabody Company, St. Louis, MO
Savannah Foods & Industries,
Savannah, GA
Star Tribune, Minneapolis, MN
UNISYS Corporation, Mission Viejo, CA
Watlow Electric Manufacturing Co.,
St. Louis, MO

Organizations

AAA Missouri/S. Illinois/Ark./Kansas,
St. Louis, MO
AFL-CIO Union Center Inc.,
Albert Lea, MN
Acton Faith Bible Church, Acton, CA
Allen County Public Library,
Fort Wayne, IN
American Red Cross of Arlington County,
Arlington, VA
American Lung Association,
Greensboro, NC
Antelope Valley Christian Center,
Lancaster, CA
Antioch Church of the Nazarene,
Overland Park, KS
Boy Scouts of America, Salt Lake City, UT
Brighton Parks & Recreation, Rochester, NY
Canaan Baptist Church, St. Louis, MO
Catholic Charities, Portland, OR
Center for Arts & Technology,
Phoenixville, PA
Child Abuse Council, Moline, IL
Christ United Methodist Church,
Independence, MO
City of Malibu, Malibu, CA
City of Los Alamitos Recreation,
Los Alamitos, CA
City of Portland, Portland, ME
City of Scottsdale Parks & Recreation,
Scottsdale, AZ
Duarte Chamber of Commerce, Duarte, CA
Fraternal Order/Police Lodge 8,
Virginia Beach, VA
GM Men's Club, Warren, MI
Shell Credit Union, Houston, TX

Educational Institutions

Bowling Green State University, Bowling Green, OH
California State University, Chico, CA
Central Michigan University, Mount Pleasant, MI
Cerritos College, Norwalk, CA
Collin County Community College, Plano, TX
Colorado State University, Fort Collins, CO
Harding University, Searcy, AR
Houston Community College, Houston, TX
Indiana University/Purdue University, Fort Wayne, IN
Kent State University, Canton, OH
Lakeland Community College, Kirtland, OH
Notre Dame College, South Euclid, OH
Oregon State University, Corvallis, OR
Penn State University, Altoona, PA
Spalding University, Louisville, KY
State University of West Georgia, Carrollton, GA
Texas State Technical College, Harlingen, TX
University of Arkansas, Fayetteville, AR
University of Tampa, Tampa, FL
Western Oregon University, Salem, OR
Yakima Valley Community College, Yakima, WA

These locations represent a partial list. Appearing on the list does not indicate an endorsement of the local instructor or the advisory services provided to the instructor's clients.

WHAT YOU WILL RECEIVE

Here are some facts about retirement in America that may surprise you:

- *Only 18 percent of American workers are very confident that they will have enough money for a comfortable retirement.¹*

- *Forty-nine percent of workers and 39 percent of retirees think they may outlive their savings.²*

- *Fifty-four percent of retirees are more concerned about their financial situations now than they were right after they retired.³*

- *Forty-three percent of workers are not confident they will have enough money to pay medical expenses.⁴*

- *Seventy-one percent of Americans lack confidence in Social Security's ability to continue to provide benefits that will match or exceed today's benefits.⁵*

1-5) Employee Benefit Research Institute, 2008

Comprehensive Instruction

This information-rich course is taught in an easy-to-understand, interesting format in an informal, enjoyable classroom setting.

Seminar Workbook

The comprehensive Seminar Workbook contains practical exercises and examples to help you learn and remember everything covered during the seminar. It is a valuable reference tool designed to help you understand the concepts and nuances of personal money management.

Personal Financial Data Form

As homework, you will complete a Personal Financial Data Form. This data form is widely acknowledged as a comprehensive and practical aid to retirement planning.

Optional Planning Consultation

You are entitled to an optional private consultation after the conclusion of the seminar. You may also submit your completed data form to the instructor before your meeting. Your instructor will use the data to prepare a written financial analysis that addresses your personal situation. This document can be reviewed at the consulting session. This is your opportunity to ask specific, personal questions.

WHAT YOU WILL NOT RECEIVE

During this educational class, all illustrations and examples will be generic. You will not receive any sales pitches or hear details about specific products or financial services. To best address the needs of all attendees, your instructor will discuss specific products or services you wish to learn more about only at your optional personal counseling session.

REGISTRATION INFORMATION

Your Instructor

This seminar is presented across North America by financial services professionals. They not only draw upon real life experiences with numerous clients, they may also hold insurance licenses and securities registrations. Your local instructor is [Registered Rep Name], a [Registered Representative/Advisor Affiliate] of [Insert broker/dealer name, branch office address, phone #], member SIPC. [Affiliation disclaimer language as required].

Tuition

You may pay your tuition fee in advance or at the first classroom session. Regardless of when you pay, you must register in advance. You may pay with a check or credit card. Credit cards accepted: VISA, MasterCard. Make check payable to Advance tuition is <\$50>. You may bring your spouse or a guest at no extra cost.

Dates, Time and Location

Each course consists of four 2½-hour sessions.

Day

Date

or

Day

Date

All sessions: from (time to time)

Location

Room

Address, City, State

Preview

I will attend Financial Strategies for Successful Retirement®:

[Day] Class [Day] Class

Please remove my name from your mailing list (fill out information below).

Name _____

Address _____

City _____ State _____ Zip _____

Daytime Phone _____ Home Phone _____

I will be bringing my spouse or a guest.

Name _____

Check enclosed payable to **(name)**

VISA MasterCard

Cardholder _____

Card No. _____ Exp. Date _____

**For immediate
reservations,**

**call (xxx) xxx-xxxx,
fax (xxx) xxx-xxxx**

or mail this form to:

Location
Address
City, State, Zip

FINANCIAL STRATEGIES
for
SUCCESSFUL RETIREMENT®

**Classroom Instruction
on Money Management**

**A CLASS TO HELP YOU
PLAN YOUR RETIREMENT**

Curriculum Includes:

- Investments
- Taxes
- Pension Options
- Social Security & Medicare
- Estate Planning
- Retirement Lifestyle Options and More ...

Location

Address

City, State, Zip

Requested in home: ///

Presorted Standard
U.S. Postage

PAID

SMMS, Inc.

50322

Item No. 061-006-01601
First Printing 4/02

Preview

- Determine whether or not you can retire early.
- Pinpoint your financial needs for retirement.
- Learn how to potentially minimize taxation.
- Allocate your assets using mutual funds.
- Learn how to seek **maximization of your income** without subjecting yourself to unnecessary risk.
- Understand your long-term care options.

**Learn What You Need to Know
About These Retirement Planning
Issues and More:**

Sponsored by:

**Classroom Instruction
on Money Management**