Join us for our four-evening information seminar.

By attending all four of our comprehensive classes, you’ll learn the keys to successful retirement and financial planning.

Register now for our spring 2016 financial and retirement planning classes — take charge of your future!
The University of Dayton’s Office of Special Programs and Continuing Education is sponsoring classes in spring 2016 on the following dates. Choose one course of four meetings:

- Mondays   April 11, 18, 25 and May 2
- Tuesdays May 17, 24, 31 and June 7
- Wednesdays April 13, 20, 27 and May 4
- Thursdays May 19, 26, June 2 and 9

All class times are 6:30–8:30 p.m.

Please fill out the information below:

Name _______________________________________________________________________________________________________
Address _____________________________________________________________________________________________________
City ______________________________________________ State ___________ ZIP ______________________________________
Daytime phone  ____________________________________ Home phone ______________________________________________
Email address  ______________________________________ Date of birth _______________________________________________

I am enrolling my spouse or guest at no extra charge Name ____________________________________________________

Method of payment

- Check enclosed payable to University of Dayton
- Visa
- MasterCard
- Discover
- Cardholder __________________________ Signature ___________________________________________________________
- Card No. __________________________ Exp. date _______________________________________________________________

Return to University of Dayton Special Programs and Continuing Education, 300 College Park, Dayton, OH 45469-7011

The major topics we’ll cover in this comprehensive class include financial basics, retirement income, investments, risk management and estate planning. Our class will also give you strategies to answer these questions:

- How much money will I need to retire?
- Can I retire early?
- How can I minimize my taxes?
- How will I manage my plan?
- How important is it to plan my estate?

Our local course instructors, from the Cornell/Nicholson team at UBS Financial Services, member of FINRA and SIPC, are: Timothy O. Cornell, CIMA®; Shaun P. Nicholson, CFP®; Tiffany D. Kellner, CFP®; and Blair T. Cornell, CFP®. They draw upon real-life experiences with numerous clients and are licensed in the areas of investment securities and insurance.

FINANCIAL BASICS
- Retirement income: perceptions and reality
- Nine reasons people fail financially in retirement
- Using credit wisely
- 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
- Taking money out of employer retirement plans

INVESTMENTS
- Emergency reserves
- Stocks
- Bonds
- Mutual funds
- Tax-deferred annuities
- Asset allocation

RISK MANAGEMENT
- Ways to manage risk
- Health insurance and Medicare
- Long-term care
- Company benefits
- Types of life insurance

ESTATE PLANNING
- Importance of estate planning
- Distributing assets at your death
- Joint ownership
- Trusts
- Wills
- Probate
- Taxes and your estate

REGISTRATION
To enroll, call us or complete the attached form and fax or mail it to us.

Phone: 937-229-2347
Fax: 937-229-3500
Mail: Special Programs and Continuing Education
300 College Park
Dayton, OH 45469-7011

TUITION
Tuition is $69, and you can bring a spouse or friend for free. You can pay up until the first day of class, and there is a cancellation fee of $25. You must register early, and we’ll send you a confirmation letter after you register. The letter will provide details about the location and parking.

Instructing Financial Strategies for Successful Retirement.

- Mondays, April 11, 18, 25 and May 2
- Wednesdays, April 13, 20, 27 and May 4
- Tuesdays, May 17, 24, 31 and June 7
- Thursdays, May 19, 26, June 2 and 9

I will attend Financial Strategies for Successful Retirement.

- Please remove me from your mailing list.

INSTRUCTORS

- How much money will I need to retire?
- Can I retire early?
- How can I minimize my taxes?
- How will I manage my plan?
- How important is it to plan my estate?

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

Please contact UBS Financial Services for more information.