WHEN WILL YOU RETIRE?

BETTER YET, WHEN DO YOU WANT TO?

Financial Strategies for Successful Retirement® *is sponsored by the University of Dayton's Special Programs and Continuing Education.*

UNIVERSITY *of*
DAYTON
Special Programs
and Continuing Education

ENSURE THE JOY OF RETIREMENT. JOIN US.

During our class, you'll learn more about managing your money than most people learn in a lifetime.

You'll learn to assess your current financial situation and develop a personalized plan to reach your retirement goals. After attending the course, you're entitled to a personal retirement planning consultation.

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:

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

The University of Dayton's Special Programs and Continuing Education is sponsoring classes on:

Tuesdays | February 19 and March 5, 12, 19
Thursdays | February 21 and March 7, 14, 21

COURSE AGENDA

All class times are 6:30 p.m. – 8:30 p.m.

FINANCIAL BASICS

- Retirement income: Perception 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

Individual Retirement Planning Consultation

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

INSTRUCTORS

Our local course instructors, from 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.

REGISTRATION

To enroll, call us or complete the enclosed 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 cancelation 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.

REGISTRATION FORM

I will attend **Financial Strategies for Successful Retirement®**:

☐ Tuesdays, February 19 and March 5, 12, 19 ☐ Please remove me from your mailing list.
☐ Thursdays, February 21 and March 7, 14, 21

Please fill out the information below:

Name ____________________

Address ____________________

City ____________________ State __________ Zip ____________________

Daytime phone ____________________ Home Phone ____________________

Email address ____________________

Social security number or 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 ____________________

UNIVERSITY of DAYTON

SPECIAL PROGRAMS
AND CONTINUING EDUCATION
300 College Park
Dayton, Ohio 45469-7011

Classes begin February 19th and 21st!
Class time 6:30 p.m. – 8:30 p.m.

PLANNING YOUR RETIREMENT CAN BE TAXING.

WE CAN HELP.

Enroll in our class and learn strategies to maximize your income and get more from your investments. Protect your hard earned money from inflation, income taxes and loss due to possible long-term health care needs.