

FINANCIAL STRATEGIES *for* SUCCESSFUL RETIREMENT®

A financial education class to prepare for a secure retirement.

Sponsored by:

UNIVERSITY *of*



DAYTON

Special Programs
and Continuing Education

Location

University of Dayton
300 College Park
Dayton, OH 45469

Dates & Time

Tuesdays

June 12, 19, 26, July 10
or

Thursdays

June 14, 21, 28, July 12

All sessions

6:30 p.m. to 8:30 p.m.

“If you want to learn more than the average consumer knows about money management and retirement planning... be sure to attend this class.”

- Determine how much money you’ll need to retire
- Know which investments work best for you
- Pinpoint your financial needs for retirement
- Seek maximization of your income without subjecting yourself to unnecessary risk
- Potentially reduce your estate taxes
- Diversify your investments to seek maximum return potential
- Transfer your estate to the loved ones and charities of your choice

Comprehensive Financial Education

Learn key retirement planning strategies

Financial Strategies for Successful Retirement[®] will show you how to prepare for a financially secure retirement. This course gives you the essential information and tools you need to handle your day-to-day finances, potentially reduce your taxes and manage your investments. What's more, it will teach you how to assess your current financial situation and develop a personalized plan to reach your retirement goals.

Financial Strategies will help you understand the important financial issues and concerns you'll face today and in the future. During this comprehensive course, you will learn more about managing your money than many people learn in a lifetime. Don't miss this unique opportunity to improve your financial future!

FINANCIAL STRATEGIES COURSE AGENDA

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 IRA's
- Roth IRA's
- 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
- Paying for 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 that attends this course is entitled to a personal retirement planning consultation after the course.

Easy Registration Instructions

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Your Instructors

This seminar is presented across North America by financial services professionals. They not only draw upon real-life experiences with numerous clients, they are also licensed in the areas of investment securities and insurance. Your local instructors are Timothy O. Cornell, CIMA,[®] Shaun P. Nicholson, CFP,[®] Tiffany D. Kellner, CFP,[®] and Blair T. Cornell, CFP,[®] with UBS Financial Services, Inc., member FINRA and SIPC.

Tuition

The \$69 fee must be paid in advance or at the first classroom session. Regardless of when you pay, you must enroll in advance.

Cancellation Policy: All cancellations must be received one week prior to first class. Requests for refunds must be made in writing. All refunds will be charged a \$25 administration fee.

A confirmation letter will be sent to you after we receive your registration. This letter provides information about the location of the seminar and parking.

Registration Form

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

Tuesdays, June 12, 19, 26, July 10 Thursdays, June 14, 21, 28, July 12

Please remove me from your mailing list.
Please fill out the information below:

Name _____

Address _____

City _____ State _____ Zip _____

Daytime phone _____ Home Phone _____

Email address _____

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 _____

Card No. _____ Exp. date _____



By Phone

For immediate registration, call
937-229-2347



By Mail

Fill out and mail the registration form with your check or credit card information to:

Special Programs and Continuing Education
College of Arts and Sciences

University of Dayton
300 College Park
Dayton, OH 45469-7011



By Fax

Fill out and fax the registration form with your credit card information to
937-229-3500



SPECIAL PROGRAMS
AND CONTINUING EDUCATION
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Dayton, Ohio 45469-7011

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**This class teaches strategies
designed to help you:**

- Determine how much money you'll need to retire
- Determine whether or not you could retire early
- Learn how to minimize your taxes
- Successfully manage your retirement plan
- Understand the importance of estate planning