

**Have you
resolved
to make
a smarter
financial plan
this year?**

**Enroll in our four-
evening seminar.**

*Through our comprehensive
classes, you will learn the
keys to successful retirement
and financial planning.*



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

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*Register now for our
winter 2014 financial and
retirement planning classes.*

**WHEN WILL
YOU RETIRE?**

*Better yet, when do
you want to?*

*Financial Strategies for
Successful Retirement®*

Sponsored by the University of Dayton's
Office of Special Programs and
Continuing Education



Special Programs and
Continuing Education

RELAX. WE'VE GOT YOU COVERED.

The University of Dayton's office of special programs and continuing education is sponsoring classes on:

- Tuesdays | Jan. 7, 14, 21, 28
- Thursdays | Jan. 9, 16, 23, 30
- Tuesdays | Feb. 18, 25 & March 4, 11
- Thursdays | Feb. 20, 27 & March 6, 13

All class times are 6:30 – 8:30 p.m.

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 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.

Through our class, you'll learn how to better manage your money so you can enjoy your retirement.

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?

INSTRUCTORS

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.

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.

REGISTRATION FORM

I will attend **Financial Strategies for Successful Retirement.**

- Tuesdays, Jan. 7, 14, 21, 28 Tuesdays, Feb. 18, 25 & March 4, 11 Thursdays, Jan. 9, 16, 23, 30 Thursdays, Feb. 20, 27 & March 6, 13
 Please remove me from your mailing list.

Please fill out the information below:

Name _____
Address _____
City _____ State _____ ZIP _____
Daytime phone _____ Home phone _____
Email address _____ Social Security 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 _____