A travel agenda? CHECK.
Your favorite hobby? CHECK.
Plans with family? CHECK.

NOW ALL YOU NEED IS A WAY TO GET THERE.

Join us for our four-evening information seminar.

By registering for our comprehensive classes, you’ll learn the keys to successful retirement and financial planning.

Register now for our fall 2015 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 fall 2015 on the following dates. Choose one course of four meetings:

**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

**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.

**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.

**Course Agenda**

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

**REGISTRATION FORM**

I will attend Financial Strategies for Successful Retirement.

- Tuesdays, Sept. 15, 22, 29 and Oct. 6
- Tuesdays, Sept. 22, 29 and Nov. 5 and 12
- Thursdays, Sept. 17, 24, Oct. 1 and 8
- Thursdays, Oct. 22, 29, Nov. 5 and 12

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