Retirement should be relaxing. We’ll show you how to keep it that way.

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 2016 financial and retirement planning classes — take charge of your future!
Through our class, you’ll learn how to better manage your money — so you can enjoy your retirement worry-free.

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 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?

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.

Take Charge of Your Retirement.

The University of Dayton’s Office of Special Programs and Continuing Education is sponsoring classes in fall 2016 on the following dates. Choose one course of four meetings:

| Tuesdays | Sept. 13, 20, 27 and Oct. 4 |
| Thursdays | Sept. 15, 22, 29 and Oct. 6 |
| | Oct. 13, 20, 27 and Nov. 3 |

All class times are 6:30–8:30 p.m.

Course Agenda

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
- 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.

REGISTRATION FORM

I will attend Financial Strategies for Successful Retirement.

- Tuesdays, Sept. 13, 20, 27 and Oct. 4
- Tuesdays, Oct. 11, 18, 25 and Nov. 1
- Thursdays, Sept. 15, 22, 29 and Oct. 6
- Thursdays, Oct. 13, 20, 27 and Nov. 3

Please remove me from your mailing list.

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