CORE

RETIREMENT SOLUTIONS

WORKSHOP SYLLABUS

MODULE 1 | *Time for a New Model*

- What is Retirement Engineering
- Where and how to start the retirement planning process
- Why traditional approaches may fail many retirees and how to adjust
- Transitioning from the accumulation to the distribution stage of your life
- Embracing existing technology to plan more efficiently
- How to create a Retirement Blueprint that covers all aspects of retirement

Module 2 | *Retirement Planning*

- Why its not simply about your investments
- Why the 4% rule may not work in today's environment
- What are required minimum distributions and strategies to eliminate them
- Importance of liquidating accounts in the correct order
- How the sequence of investment returns may dramatically impact your savings
- Learn the power of maximizing Social Security/pension income streams

Module 3 | *Tax Strategies*

- Setting up your current 401(k) properly
- How 401(k)s and IRAs could negatively affect your retirement income
- Examine the 3 basic types of tax accounts and how to maximize the benefits of each
- Effects of losing tax deductions in retirement
- Why our nation's spending and debt could have a direct impact on your retirement income
- Determining if ROTH contributions or conversions are right for your situation
- Methods to ROTH efficiently

Module 4 | *Maximizing Social Security*

- When and how you should take your benefit to maximize long term income
- Updated strategies and how they relate to you
- Learn the importance of isolating your benefit from taxation
- How maximizing your benefit has a lifetime positive effect on a surviving spouse
- Discover eligibility for spousal or survivor benefits of which many people are unaware

Module 5 | *Protecting Against Market Loss*

- Why 'Win by Not Losing' should be your investment philosophy in retirement
- Examining traditional approaches to risk management and how they perform in today's market
- Why protecting your principal is more important than great returns in retirement
- How to use technology to build a comprehensive portfolio that suits YOUR retirement goals
- Value of stress testing your current portfolio to spot potential weaknesses
- Protecting yourself from market volatility while still being invested in the market
- Designing efficient income streams into your portfolio

Module 6 | Estate Planning / Long Term Care

- Options to pay for long term care events
- Learn which investments can double as long term care protection
- Current Medicare overview and Medicaid spend down rules
- Estate planning overview and review of documents critical to have in place
- Examining pros and cons of wills vs trusts

Module 7 | How to Choose an Advisor

- What to look for when searching for your guide through retirement
- How to spot conflicts of interest in the advice you receive
- Complete breakdown of potential advisory and product fees you may encounter
- Clarifying new fiduciary rules and how they may affect the advice you receive
- Differences between investment advisors and true retirement planners

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