

# Rejuvenate Your Retirement®

## An Educational Course for Retirees

**Hosted at...**

**Raritan Valley Community College**

### **Location**

Raritan Valley Community College  
118 Lamington Road  
Branchburg, NJ 08876

### **Dates & Times**

Thursdays  
May 12 & 19  
9:30 a.m. to 11:30 a.m.

– or –

Tuesdays  
May 17 & 24  
1:00 p.m. to 3:00 p.m.

### **Learn how to:**

- Identify the primary threats to your retirement savings
- Plan your retirement income to preserve a comfortable lifestyle
- Afford and enjoy travel, hobbies, sports, crafts, socializing, business ventures and lifelong learning
- Align your investments with your attitudes, risk tolerance and objectives
- Apply strategies designed to increase Social Security retirement benefits
- Calculate whether you should convert your IRA to a Roth IRA
- Maximize tax efficiency of withdrawals from mutual funds and IRAs
- Evaluate and plan for health care, long-term care, incapacity and end of life decisions

# Life Planning for Retirees

## Planning Your Income for Life

Making your money last throughout retirement has never been more challenging. People are living longer and fewer retirees have traditional pensions. In recent years, the volatility of the stock and bond markets has been high and interest rates paid by banks have been low. While most retirees are covered by Social Security, this program also faces financial challenges.

This course helps you develop a personalized retirement income plan.

We explain how to:

- Determine what percentage of your assets you must withdraw to meet expenses
- Estimate how many years your money may last and make any adjustments needed to help your money last longer
- Calculate the impact of investment choices, rate of return and inflation on your plan

## Pursue an Active, Healthy & Financially Secure Retirement

Whether your objective is to become more active, give your life a new sense of purpose or make more informed financial decisions, Rejuvenate Your Retirement has something for everyone. This comprehensive course covers all the key issues for retirees. You discover new ways to stay mentally, physically and socially active, as well as learn about important financial topics such as tax reduction planning, investment risk management, health care planning and estate planning. Above all, you discover how to apply this knowledge to help you pursue a more active, healthy and financially secure lifestyle in retirement.

## Who Should Attend

While there are many courses available for pre-retirement planning, this unique course focuses on the concerns, issues, and needs that are important to today's retirees. Whether you're planning for many years in the future or looking for immediate answers to financial concerns, this course provides an eye-opening experience.

# Course Outline

## Life Planning in Retirement

- The retirement opportunity
- Evaluate your retirement
- Types of retirement activities
- Plan your retirement
- Implement your activities plan

## Financial Concerns

- Financial planning changes at retirement
- Making your money last
- Calculating annual withdrawals
- Rates of withdrawal, returns and inflation
- How markets impact income withdrawals
- Transferring longevity risk
- Income taxes and inflation
- Tax tables and marginal tax rates

## Investments

- Feelings versus behavior
- Six considerations before you invest
- Investments and risks
- Investment risk management strategies
- How investment returns are taxed
- Tax exempt versus taxable income
- Cash accounts and FDIC insurance
- Individually managed accounts
- Mutual funds versus exchange traded funds
- Immediate and deferred annuities
- Annuity withdrawal choices
- Fixed annuities
- Equity-indexed annuities
- Variable annuities

## Retirement Income Sources

- Social Security eligibility and benefits
- Employment income and Social Security
- Social Security planning and considerations
- Four unique strategies to maximize benefits
- Traditional IRAs and Roth IRAs
- Required minimum distributions (RMDs)
- The “Stretch” IRA
- Tax efficient withdrawal strategies
- Roth IRA withdrawals
- IRA to Roth IRA conversions
- Other retirement income sources

## Health Care Planning

- Health insurance for early retirees
- Evaluating the cost of coverage
- Medicare enrollment, coverage and choices
- Medicare insurance premiums
- Planning for long-term care expenses
- Long-term care insurance
- Legal planning

## Estate Planning

- Fifteen reasons to update your estate plan
- Estate ownership and distribution
- Direct transfer assets
- Benefits of trusts
- Joint ownership of property
- The probate process
- The will
- Insurance and estate planning
- Types of taxes on estate assets
- Five estate tax reduction techniques
- Estate planning suggestions

This presentation should not be used as a basis for legal and/or tax advice. In any specific case, the parties involved should seek the guidance and advice of their own legal and tax counsel. Estate planning is done in conjunction with your estate planning attorney, tax attorney, and/or CPA.

# Course Preview

## Section 1 – Life Planning in Retirement

Learn how to fill your days with activities you enjoy and that give meaning to your retirement years. What do you like to do? Do you need help meeting new people? Do you need to make money? Are you interested in volunteering?

The non-financial aspects of planning our retirement years are often overlooked. Rejuvenate your retirement with quick, individual exercises that introduce activities such as hobbies, sports, crafts, social networking, travel, employment, business ventures, lifelong learning and volunteering. This in-depth section provides insight, entertainment and inspiration, and is a favorite of many attendees.

## Section 2 – Financial Concerns

Work until age 65, get a gold watch and a comfortable pension for life, right? For most people, life doesn't follow this traditional path. As a result of financially challenged government programs and pension plans, unpredictable financial markets and increasing life expectancies, more responsibility is being shifted to individual retirees. And this trend may continue.

One by one, we address the primary financial concerns of retirees. The highlight of this section is time-tested strategies for planning your retirement income.

## Section 3 – Investments

Due to market volatility over the last decade, this section focuses on ways to manage investment risk and the six most important considerations to understand before you invest. This course helps you evaluate your risk tolerance and how you feel about money. We discuss the importance of aligning your investment behavior with your attitudes, risk tolerance and goals. Since taxes may be your largest investment expense, special emphasis is placed on maximizing the tax-efficiency of your investment returns.

# Course Preview

## Section 4 – Retirement Income Sources

Are you collecting as much as possible from Social Security? Even if you or your spouse have already started to collect, it's not too late to consider one or more of the four unique strategies designed to maximize your retirement benefits.

This section also explains IRS rules for required minimum distributions from retirement accounts. We discuss how to calculate these annual withdrawals and avoid severe tax penalties. In addition, you learn how to create a “Stretch” IRA to provide income and maximize the future growth potential of your legacy for multiple generations of beneficiaries.

A common dilemma that retirees face is deciding whether they should take their withdrawals from their IRAs or from taxable accounts. Discover how to make your retirement income withdrawals as tax-efficient as possible.

## Section 5 – Health Care Planning

One of the biggest concerns for retirees is their health. This section discusses Medicare and health insurance options for early retirees. Learn how to evaluate your choices, the cost of coverage and how to enroll. Long-term care costs may pose a serious threat to your nest egg. We examine important factors to help you decide whether or not you should purchase long-term care insurance. We also introduce combination policies that may be available if health issues make it difficult to obtain a traditional policy. Legal planning should not be overlooked. It addresses the needs to manage assets and make medical decisions in case you are incapacitated.

## Section 6 – Estate Planning

Estate planning can be one of the most complicated aspects of financial planning. This section makes estate planning easy to understand.

As you get older, having confidence in your estate plan becomes more important. If you already have an estate plan, the information you learn helps you better understand it, so you can determine whether your plan can be improved or should be updated. If you do not have a comprehensive estate plan, the knowledge, strategies and checklists you receive provide the foundation for an effective plan. Above all, you discover how to give as much as possible to family, friends or charities, while giving as little as necessary to the government.

# What You Receive

## Practical Information You Can Apply

Now that you're retired, your financial decisions are more important than ever. With so many ways to locate financial information, you must choose the method that's right for you. The information in magazines, newspapers and the Internet can be conflicting or biased and no one is available to answer your questions.

Rejuvenate Your Retirement blends life planning activities with time-tested financial strategies to help you make the most of your retirement. This comprehensive course is instructed by a qualified financial professional who can answer your questions and relate course material to real life examples.

## Optional Consultation

If your questions are personal or relate to specific financial products, you may arrange to meet privately with your instructor after the course is complete. This consultation is complimentary for class attendees but is not required.

## Course Textbook

This course includes a 145-page textbook. It helps you follow along with the presentation and is yours to keep. The examples, illustrations and checklists in your book make it easy to understand the concepts discussed in class, provide a step-by-step process to apply what you learn and serve as a convenient reference tool after the course is complete.

# How to Register

Class sizes are limited so register today! Advance registration is required.

## Location

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118 Lamington Road  
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## Dates & Times

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May 17 & 24  
1:00 p.m. to 3:00 p.m.

## Your Instructors

Your instructors are Rosario Greco, CFP®, CPA\*, CRPC®, and David P. Nader, CFP®, Registered Representatives of Lincoln Financial Advisors Corp., a broker/dealer (member SIPC) and Registered Investment Advisor. CRN-1428597-022516

*\*Licensed, not practicing.*

### Registration Form:

Raritan Valley Community College  
Course: Rejuvenate Your Retirement

I will attend:

- Thursday morning classes (May 12 & 19)
- Tuesday afternoon classes (May 17 & 24)

Your Name: \_\_\_\_\_

Your Address: \_\_\_\_\_

City, State, Zip: \_\_\_\_\_

Daytime Phone: \_\_\_\_\_ Evening Phone: \_\_\_\_\_

Registration Fee: \$39 (advance registration is required)

- I am bringing my spouse or guest at no additional charge.  
Registration fee includes one workbook.

Name of spouse or guest: \_\_\_\_\_

### How to Register:

1. Complete the registration form and mail with your tuition payment. Please make check payable to: RVCC Foundation  
  
Mailing Address:  
RVCC Foundation  
P.O. Box 3300  
Somerville, NJ 08876
2. Call us today at (908) 526-1200 ext. 8246 Ask for Janet Dunne with any questions.
3. For non-registration questions, please contact your instructor, Rosario Greco at: (908) 534-4828 Ext. 101

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*Making sure you  
don't outlive your  
money is one of the  
most important issues  
in post-retirement  
planning!*

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### **Attend this course and learn how to:**

- Become more mentally, physically, and socially active
- Calculate your IRS-required minimum distributions
- Determine how many years your retirement savings may last
- Allocate your assets to minimize risks and maximize income
- Use new tax laws to your advantage
- Make sure your heirs don't "blow" their inheritance
- Use five estate tax reduction techniques