

# Retirement Planning Course

## Financial Strategies for Successful Retirement®

Offered at:

**Irvine Valley College**

### Locations

**Irvine Valley College**  
5500 Irvine Center Drive  
Room CEC 2  
&  
Room CEC 3  
Irvine, CA 92618

**Training Center**  
1432 Edinger Ave  
Suite 200  
Tustin, CA 92780

### Dates & Time

**Wednesdays**  
Jan 24, 31 & Feb 7  
6:30pm - 9:15pm

**or**

**Thursdays**  
Jan 25, Feb 1 & 8  
6:30pm - 9:15pm

**or**

**Saturdays**  
Jan 27 & Feb 3  
8:30am - 1pm

### The class will address the following topics:

- Retirement Planning
- Tax Planning
- Estate Planning
- Investments
- Risk Management

Go to page 7 for easy registration



*Financial Advisors Network, Inc. is a registered investment advisory firm.*

## Why Adult Financial Education Matters

*Financial Strategies for Successful Retirement* is a course designed to help and educate attendees about important concepts regarding retirement planning. Students that attend the class will learn about the many factors that effect their financial plan and how to incorporate them into a robust retirement plan. The class will help address questions such as:

1. Do you have enough money to retire?
2. Are you prepared for the next market correction?
3. Do you know all the ways to maximize your Social Security benefits?
4. Will you have enough money to cover your retirement care?
5. Do you know how probate and estate taxes work?

## Who Should Enroll?

This class is designed for people ages 55 to 70+. Anyone who is thinking about retiring, is retired or is beginning to make a retirement plan is encouraged to attend. If you are curious about your retirement income, risk management and Social Security, then this course is for you.

Retirement planning can, at times, appear to be a daunting task. Let us lead you through the world of retirement planning and clear up any confusion or worries you may have. Discover ways to protect yourself and prosper regardless of the economy. Remember, it is never too early or too late to start planning for your retirement.

*Procrastination is the primary reason people struggle in retirement. Will you outlive your savings?*

## Course Structure

The *Financial Strategies for Successful Retirement* course is taught by four friendly and experienced instructors who are dedicated to helping you maximize your retirement potential. Classes are set in a relaxed learning environment that enables instructors to provide useful tips and facts to all who attend. While our educators lead the class, group participation is encouraged to make the time as fun and helpful as possible.

## Your Retirement Income

- Sources of retirement income
- The value of tax-deferred and tax-free investment vehicles
- Taking money out of your employer retirement plans
- Required minimum distribution and withdrawal rules
- Choosing your retirement plan beneficiary
- Retirement checklist
- Hidden costs associated with investments
- Understanding market assumptions related to your portfolio
- Distribution strategies in retirement

## Financial Basics

- Retirement Income: Perception vs. Reality
- Making your money last
- Nine reasons people fail financially in retirement
- Using credit wisely
- Making compounding work for you
- Available tax strategies
- The difference between a fiduciary and a broker, and why it matters
- The relationship between your investments and taxes
- Uses for Backdoor Roth conversions

## Risk Management

- Ways to potentially help manage risk
- Health insurance and Medicare
- Disability income insurance
- Determining life insurance needs
- Top 10 estate planning mistakes
- Evaluating long-term care insurance

## Social Security

- What the advantages of waiting to draw Social Security are
- How your benefits affect your taxes
- Determining the pros and cons of applying for Social Security at different ages
- What strategies you could use to maximize your benefits
- How you can provide the biggest benefit to your spouse

*This is your opportunity to answer all the financial questions and concerns you may have.*

## **About Your Course Instructors**

### **Rod Kamps CFP® AIF**

Local instructor Rod Kamps is a well-known financial educator who has taught retirement planning at many local colleges, universities and businesses. For more than 20 years he has helped over 2,000 people move into retirement. He can help retirees avoid many common mistakes. Many of his clients have retired from major corporations such as: Boeing, Raytheon, Edison, UC Regents, AT&T, Allergan, Western, Western Digital, Fluor, Verizon Wireless and Parker Hannifin.

### **Brian Douglass, CFP® EA**

Brian graduated from the University of California Irvine with a bachelor's degree in Economics and California State University Fullerton with a bachelor's degree in Business Administration and Accounting.

### **Umesha Weerasuriya, CFP®**

Umesha graduated from California State University Fullerton with a bachelor's degree in Business Administration, concentration in Finance with a focus on Investments and Financial Planning.

*Sign up TODAY to prepare yourself to retire with confidence!*

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 5500 Irvine Center Drive  
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 &  
 Room CEC 3  
 Irvine, CA 92618

**Training Center**  
 1432 Edinger Ave  
 Suite 200  
 Tustin, CA 92780

*Weekday classes will be held at Irvine Valley College and weekend classes will be held at the Training Center.*

## What You Will Learn

- How to avoid outliving your money
- The truth about Social Security
- Tax reduction strategies
- How to understand your portfolio risk and asset diversification
- Health care costs and how to prepare
- How to properly plan your legacy and reduce estate expenses

## Tuition & Fees

To attend the class, advanced registration is required. The course tuition is **\$59**. This fee covers all materials used for the class. You may bring a guest for an additional **\$5**. We strongly encourage couples to attend together, as teamwork is key in retirement. If you choose to pay via check, please make it payable to: IVC Community Education. Additionally, if you decide to use a credit card, we accept Visa and MasterCard. For more information about how to register go to page 6.

*There is no assurance provided that the financial concepts and strategies discussed will provide investment success. Investments are subject to market fluctuation, risk and potential loss of principal. Actual results depend on many factors as discussed in the classes. Past performance is no guarantee of future success. Financial Advisors Network, Inc. advisors do not offer tax advice, legal advice or services.*

## Corporations

Bayer Corporation, Pittsburgh, PA  
Borden, Inc., East Syracuse, NY  
Dialogic, Parsippany, NJ  
General Motors, Cleveland, OH  
Goodyear Tire & Rubber Company, Houston, TX  
Hitachi Computer Products, Santa Clara, CA  
Hughes Corporation Westchester, CA  
Isuzu Motors, Whittier, CA  
James River Corporation, Lexington, KY  
Kaiser Permanente, Riverside, CA  
Lockheed Management Association, Fort Worth, TX  
Lockheed Martin, Cocoa Beach, FL  
Novell, Provo, UT  
Peabody Company, St Louis, MO  
Savannah Foods & Industries, Savannah, GA  
Star Tribune, Minneapolis, MN  
UNISYS Corporation, Mission Viejo, CA  
Watlow Electric Manufacturing Co., St. Louis, MO

*These locations represent a partial list. Appearing on the list does not indicate an endorsement of the local instructor or the advisory services provided to the instructor's clients.*

## Educational Institutions

Bowling Green State University, Bowling Green, OH  
California State University, Chico, CA  
Central Michigan University, Mount Pleasant, MI  
Cerritos College, Norwalk, CA  
Collin College, Plano, TX  
Colorado State University, Fort Collins, CO  
Harding University, Searcy, AR  
Houston Community College, Houston, TX  
Indiana University/Purdue University, Fort Wayne, IN  
Kent State University, Canton, OH  
Lakeland Community College, Kirtland, OH  
Notre Dame College, South Euclid, OH  
Oregon State University, Corvallis, OR  
Penn State University, Altoona, PA  
Pennsylvania College of Technology, Williamsport, PA  
Spalding University, Louisiana, KY  
University of West Georgia, Carrollton, GA  
Texas State Technical College, TX  
University of Arkansas, Fayetteville, AR  
University of Tampa, Tampa, FL  
Western Oregon University, Salem, OR  
Yakima Valley Community College, Yakima, WA

## Organizations

AAA Missouri/S. Illinois/Ark./Kansas/St. Louis, MO  
AFL-CIO Union Center Inc, Albert Lea, MN  
Acton Faith Bible Church, Acton, CA  
Allen County Public Library, Fort Wayne, IN  
American Red Cross of Arlington County, Arlington, VA  
American Lung Association, Greensboro, NC  
Antelope Valley Christian Center, Lancaster, CA  
Antioch Church of the Nazarene, Overland Park, KS  
Boy Scouts of America, Salt Lake City, UT  
Brighton Parks & Recreation, Rochester, NY  
Canaan Baptist Church, St. Louis, MO  
Catholic Charities, Portland, OR  
Center for Arts & Technology, Phoenixville, PA  
Child Abuse Council, Moline, IL  
Christ United Methodist Church, Independence, MO  
City of Malibu, Malibu, CA  
City of Los Alamitos Recreation, Los Alamitos, CA  
City of Portland, Portland, ME  
City of Scottsdale Parks & Recreation, Scottsdale, AZ  
Duarte Chamber of Commerce, Duarte, CA  
Fraternal Order/Police Lodge 8, Virginia Beach, VA  
GM Men's Club, Warren, MI  
Shell Credit Union, Houston, TX

*Most retirees face a dramatic reduction in their standard of living. Discover ways to protect yourself and prosper, regardless of the economy.*

## Register



### By Phone

For immediate registration,  
call (949) 451-5555  
or  
(714) 597-6510



### By Fax

Fill out and fax the  
registration form with your  
credit card information to  
(949) 451-5638



### Online

Visit  
<http://ivc.augusoft.net>  
and follow the online  
instructions

Class IDs

**Wednesdays:** Student 754  
Guest 755

**Thursdays:** Student 756  
Guest 757

**Saturdays:** Student 758  
Guest 759



### By Mail

Fill out and mail the  
registration form with your  
check or credit card  
information to:

**Irvine Valley College**  
**Attn: Community**  
**Education**

5500 Irvine Center Drive  
Irvine, CA 92618

*The course can be found in  
the IVC 2018 Fall Course  
Catalog as:  
Financial Retirement Planning.*

## Registration Form

I will attend *Financial Strategies for Successful Retirement*:

- Wednesday classes (Jan 24, 31 & Feb 7)
- Thursday classes (Jan 25, Feb 1 & 8)
- Saturday classes (Jan 27 & Feb 3)

Name \_\_\_\_\_

Address \_\_\_\_\_

City \_\_\_\_\_

State/Zip \_\_\_\_\_

Mobile Phone \_\_\_\_\_

Home Phone \_\_\_\_\_

I am registering my spouse or a guest for an additional charge of \$5.

Spouse/Guest Name \_\_\_\_\_

Email \_\_\_\_\_

Tuition: **\$59**

Method of Payment

Check (Payable to IVC Community Education)

Visa

MasterCard

Card No. \_\_\_\_\_

Expiration date \_\_\_\_\_

Cardholder \_\_\_\_\_

# Financial Strategies for Successful Retirement®

## Adult Education Class

## Are You Prepared?

Offered at:

Irvine Valley College

### Course Dates

#### Wednesdays

Jan 24, 31 & Feb 7

or

#### Thursdays

Jan 25, Feb 1 & 8

or

#### Saturdays

Jan 27 & Feb 3

## We will help answer these questions:

- Do you have enough money to retire?
- Are you paying as little in taxes as you have to?
- How long will your money last?
- How can you correlate your investments with your taxes?
- Do you have a good retirement plan?
- What is the best distribution strategy for your retirement?
- What conservative assumptions should you use?
- What are the various ways of owning real estate?
- How can you use real estate income in retirement?
- What is a backdoor Roth?
- What is the difference between a fiduciary and a broker?
- When is the best time to make a Roth conversion?