ST. CLOUD STATE UNIVERSITY

PROFESSIONAL AND CONTINUING EDUCATION
720 4th Avenue South
St. Cloud, MN 56301-4498
Tel 320.308.6100
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RETIREMENT PLANNING FUNDAMENTALS

Unlike many free, one to two hour workshops that promote specific financial products, Retirement Planning Fundamentals **is** completely educational. The information you receive is objective and factual, without any references to specific financial products. This course introduces concepts and strategies that may help you make informed financial decisions. However, if you want to discuss specific financial products and services, you may do so during the optional retirement planning consultation.

Optional Complimentary Lab Consultation

After the last class session, you will have the opportunity to meet privately with one of your instructors. During the lab, you can ask specific questions regarding your personal financial needs and objectives and review your retirement strategy.

TEACHING FORMAT AND TOPICS

The course is presented via Webex in a friendly, relaxed atmosphere where your participation and questions are encouraged! The material is taught in a way that is easy to understand, using real-life examples.

- Financial Basics
  - Retirement Income: Perception and Reality
  - 12 Costly Errors in Planning for Retirement
  - Setting Financial and Lifestyle Goals
  - How to Calculate Retirement Needs
  - Taxes and Using Tax Laws to Your Advantage
  - Capital Gain/Loss Rules & Strategies
  - Taxation of Investments & Accounts
- Retirement Income
  - Employer Retirement Plans
  - Distribution Options
  - Required Minimum Distributions
  - Traditional IRAs and Roth IRAs
  - Converting IRAs to Roth IRAs
  - Stretch IRA Strategy
  - Social Security Strategies
  - Social Security Spousal Benefits
  - Other Sources of Retirement Income

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- Investments
  - Goals-based Investing
  - Emergency and Cash Reserves
  - Stocks and Bonds
  - Mutual Funds, ETFs, and SMA
  - Variable Annuities / Index Annuities
  - Investment Risks
  - Risk Management Strategies
- Risk Management
  - Ways to Manage Risk
  - Disability Insurance
  - Liability Umbrella Insurance
  - Medicare/Healthcare
  - Paying for Long Term Care
  - Life Insurance
- Estate Planning
  - Importance of Estate Planning
  - Estate & Transfer Taxes
  - Important Estate Documents
  - Role of a Will and Probate
  - Ways to Avoid Probate
  - Trusts

COURSE WORKBOOK

When you attend, you will receive a comprehensive workbook focusing on money, investing, retirement, and finance that will help you apply and retain the information discussed during the course. The workbook is packed with exercises, practical examples, and charts to help you apply what you learn to your own situation. The workbook is yours to keep, and you will be able to use it as a reference tool for years to come.