

Course Agenda

Your step-by-step retirement planning roadmap



PART ONE:

Section 1—Life Planning: Defining and Designing Retirement

The process of retiring from paid work signals the end of one life phase and the beginning of another. Choosing how to design a life in retirement involves many facets, including how to spend one's time and how to allocate financial resources effectively in order to ensure goals and obligations can be met for decades to come. And while retirement presents a unique array of opportunities, the financial realities demand a thorough process for designing a decades-long retirement. Learning how to connect all the necessary retirement dots requires a plan. In this session, you'll learn methods for successful retirement design.

- Redefining retirement (beyond financial factors alone)
- How to retire by design—matching retirement needs with retirement resources
- Discover a process for life planning during retirement
- How misconceptions about retirement can impact decision-making
- Identify what “retiring well” means to you

Section 2—Income Planning: Aligning Retirement Assets With Retirement Needs

How much does one need to save in order to retire? Naturally, there are many variables that contribute to the success of a chosen retirement design—inflation, stock market performance, unexpected expenses. Determining the level of assets required, paired with asset type and placement, can serve to reduce retirement uncertainty. In this session, you'll learn to calculate retirement income needs based on a desired retirement lifestyle.

- Steps to building a sustainable retirement income plan
- Estimating retirement expenses: essential expenses paired with discretionary expenses
- Inflation's impact on retirement income
- Identifying various Social Security planning and claiming strategies
- 401k and/or employer-sponsored plan rules, protocols, and best practices
- Selecting among pension election options to optimize benefits
- The role of annuities and other guaranteed income sources

Section 3—Investment Planning: Choosing Appropriate Retirement Investments

There are many options for retirement savings, and each account type and investment vehicle have unique attributes and rules. Learn how to discern the differences among: mutual funds, annuities, ETFs, traditional and ROTH IRAs. Develop a strategy to organize and optimize the various options relative to the desired retirement planning outcomes.

- Consider the role of market volatility when selecting retirement investments
- Understand the different types of risk and how to employ risk management techniques
- Retirement planning dangers to be considered
- Life insurance strategies unique to retirees
- Risk tolerance and risk capacity: consider how market risk can impact retirement income and how to approach risk when designing an income plan
- The role of statistical analysis when choosing an asset allocation strategy for a retirement portfolio

This material is intended to provide general financial education and is not written or intended as tax or legal advice. Individuals should seek advice from their own tax or legal counsel for their particular situation. Scott Dougan and Elevated Capital Advisors, LLC do not provide tax or legal advice.

This important course is coming soon. Don't miss out. Clear your calendar and enroll now: Call 913-543-3335

PART TWO:

Section 4—Tax Planning: Understanding How Taxes Impact Retirees

For many retirees, taxes are their single largest expense. In this session, we'll examine the tax rules and implications of IRAs, ROTH IRAs, 401(k)s, pension plans, and Social Security. Understanding the rules of these accounts may allow for more tax efficient planning and higher utilization of retirement savings.

- The Four Buckets approach to tax planning
- Roth Conversion strategies
- The taxation of various investment types
- Developing tax efficient retirement income
- How Social Security is taxed, and the impact of death on a surviving spouse
- The changing landscape of estate tax rules and strategies for minimizing estate taxes for loved ones

Section 5—Healthcare Planning

One out of two retirees will require some level of nursing care during retirement, while the average 65-year-old couple will incur approximately \$200,000 in medical expenses in retirement. It's critical to consider the impact of healthcare costs and to develop a plan to fund these costs.

- Learn key questions to ask when assessing healthcare needs
- Determine the true cost of Medicare
- Consider four distinct methods for funding long term care expenses
- Key considerations when buying a long term care insurance policy
- The Tax Impacts on Medicare and how it could affect what benefits you qualify for

Section 6—Legacy and Estate Planning: Protecting your assets and loved ones

Estate planning is not limited to those with substantial asset levels. Considering how to manage the risks of disability or death is a key component of retirement planning. Develop an understanding of how wills, trusts, and beneficiary arrangements impact a retirement plan and those it's designed to serve.

- Key elements of a holistic estate, disability, and asset protection plan
- The importance of beneficiary designations for all financial and investment accounts
- The consequences of leaving all assets to a spouse upon death
- The appropriateness of trusts even for the 'non-wealthy'

Classroom seating is limited. Register today —see page 7 to get started.

Learn how you “could” minimize...

- √ Taxes
- √ Long-term care costs
- √ Retirement Planning mistakes
- √ Procrastination
- √ Inflation

In this course, you'll get facts, figures, support, and guidance you need. Register today.

The Role of Planning in Living Out a Successful Retirement

The importance of retirement planning cannot be overstated. Because people are living longer, laws and rules are ever-changing, and economies and markets become increasingly complex, the skillset for managing a retirement plan has grown considerably while the responsibility for retirement has shifted from employers to employees.

Gaining an understanding of retirement planning allows individuals and couples to make more informed choices. Vast amounts of information are now available for retirees to consider, but information overload can prevent sound decision-making. Having a defined planning process can assist in synthesizing information and taking prudent action.

This course was designed to present tools, knowledge, and strategies to better prepare for retirement. In two fact-based and research-rich sessions, the student will be exposed to dynamic information to foster an educated approach to retirement planning. The intended goal of the course is to educate in a way that leads to effective implementation of what was learned. Whether approaching the retirement planning process with a professional advisor or on one's own, these sessions strive to better prepare the aspiring or current retiree for the many decisions that will need to be made in order to retire successfully and remain retired.

To register: Call 913-543-3335

Highlights From This Course: Attendees will...

1. Develop a retirement income plan that matches monthly expenses with available income sources
2. Understanding and prioritizing various types of risk in order to sustain a chosen lifestyle throughout retirement
3. Align goals with available resources to create an efficient retirement investment strategy
4. Consider the impact of taxes on retirement income and assets
5. Claim Social Security benefits commensurate with timing needs and planning goals
6. Plan retirement activities that result in life satisfaction, purpose, and desired community
7. Build confidence in all matters of retirement to ensure successful outcomes
8. Approach retirement with a fact-based, research-rich plan rather than guesswork

You have questions. It's time to get answers.

Retirement can be a wonderful opportunity, yet it can also present challenges and inspire worry. This course is designed to provide retirement planning education for those who wish to equip themselves for a successful retirement.

“How can I possibly predict how much money I’ll need in retirement when there are so many uncertainties? Having to buy a car or do a major home repair...will we have money for that?”

“We’ve always had two regular paychecks. I wish I felt better about my investments providing the steady income we’ll need. How can I gain that confidence?”

“I worry about my husband’s declining health. It’s not just the unexpected health care costs that could arise during retirement, but also the lost income if he has to retire earlier than planned.”

This course is designed to address these concerns – and many more. So much information is already out there, but learning a process for putting the pieces together can be a tremendous advantage when planning a decades-long retirement.

Register now. Space is limited. See page 7.

This Masterclass Was Designed with the Attendee in Mind

1. **We won't overwhelm you with needless information.** We'll get to the nitty-gritty of retirement planning—the essentials that help you create a lifetime strategy that leads to a more structured financial future. You won't be overwhelmed with information ... instead you'll leave with clarity and insight.
2. **We speak plain English—not financial jargon.** In just two days, we'll cover the basics of retirement planning in simple language you don't have to be a financial genius to understand. And that will provide a whole new level of understanding no matter where you are in your retirement journey.
3. **A critical piece of information may significantly impact retirement outcomes.** When would you like to learn about this? Whether it be a tax law change, an update in Social Security rules, or a shift in market conditions, timing and quality of information can have dramatic impact on a retirement plan. As such, the material shared in this class is updated regularly.
4. **This is an insight-filled course.** The planning process taught provides attendees with time-tested process and principles that can be applied to unique situations.

Your registration includes:

- **Retirement Elevated Academy workbook**
Use this comprehensive, 164 page resource to follow along during the course. After you return home, it will serve as a trusted reference. (Additional workbooks are available for purchase—see the registration form.)
- **An invitation to arrange a consultation with a retirement planning industry professional.**
When the course is done...we aren't done. You may choose to meet privately with your instructor to provide additional insight into how to implement based on your specific situation. No obligation, and never any pressure.

YOUR INSTRUCTOR:

Scott M. Dougan, RFC has educated thousands of pre-retirees all across Kansas and Missouri for over a decade. Mr. Dougan is a Registered Financial Consultant® and is an Investment Advisor Representative through Elevated Capital Advisors, LLC an SEC Registered Investment Advisor.

Objective and informative guidance delivered by an industry professional.

THE COMPLETE RETIREMENT MASTERCLASS

AN ADVANCED RETIREMENT PLANNING COURSE FOR PRE-RETIRES

Who is this course for?

Whether nearing or in retirement, this course offers tools, strategies, and a process to assist in financial decision-making. Research-rich and time-tested, this curriculum provides a foundation for more successful outcomes.

Learn how to:

- Define what retirement means to you
- Realistically estimate income needs and available resources
- Better understand retirement account distribution options and strategies
- Choose the most appropriate Social Security claiming options
- Manage expenses and preserve estate value
- To learn more... see inside

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Your spouse or guest may attend at no additional cost with your paid registration.

Register now on page 7.

An insight-filled course for individuals and/or couples recently retired or retiring in the next 15 years. Now being offered locally.

