Know More. Have More™
Retirement Planning Course
Now being conducted at Mount Wachusett Community College

Your Retirement Advisor
1 Main Street, Unit 1
Lunenburg, MA 01462

Know More. Have More™
Retirement Planning Course
A class for adults ages 50-70

Now being conducted at
Mount Wachusett Community College
Two locations to choose from

Leominster Campus Room 115 100 Erdman Way Leominster, MA 01453	**MONDAY** March 13 & March 20, 6:30-9:30pm **OR** **WEDNESDAY** March 15 & March 22, 6:30-9:30pm
OR	
Devens Campus Room 123 27 Jackson Rd Devens, MA 01434	**THURSDAY** March 30 & April 6, 6:30-9:30pm **OR** **TUESDAY** April 4 & April 11, 6:30-9:30pm

Know More. Have More™
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Our comprehensive course provides you with 6 hours of retirement basics and advanced retirement strategies. The course uncovers key issues you need to understand and address, while aligning strategies with your life goals.

Everything you learn is based on research and academic theories from leading financial experts. Our course content combats the hearsay, media hype and mis-information that plaques the financial industry so you can make informed decisions about your retirement. The course is beneficial for anyone who wants to improve their retirement I.Q. and become better prepared for retirement.

What you'll learn:

- How to determine exactly how much income you'll need in retirement
- Why the traditional 60/40 portfolio is dead
- Current laws and their impact on your estate plan
- How to win when the market is up, but protect yourself against market losses
- Major risks and threats you MUST address in retirement
- How to use your home as a retirement asset
- Key strategies for combating inflation and taxes
- The difference between various types of annuities; the good, the bad and the ugly
- The state of the Social Security system and how to time your claiming decision?

"An investment in knowledge pays the best dividends."

-Benjamin Franklin

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KNOWING MORE MEANS HAVING MORE

Your Retirement Advisor University

Retirement Education for the 50+ Crowd

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KNOWING MORE MEANS HAVING MORE

"People who have a written retirement plan accumulate 4x more in assets as those who don't."
- Wells Fargo 2015 retirement study

Statistics Confirm the Need for Retirement Education & Planning

- Nearly two-thirds of Americans can't pass a basic test of financial literacy
- 1 in 3 Americans haven't saved any money for retirement
- For those who are saving, fewer than half are confident in their ability to make the right retirement savings decisions
- Nearly 61% of Americans fear outliving their income more than they fear death
- A majority of pre-retirees have never run a retirement income projection, are confused by Social Security and Medicare, lack proper protection strategies and don't have an estate plan.
- Most Americans spend more time planning for vacation than they do for retirement

With these staggering statistics, our mantra at Your Retirement Advisor is pretty clear… knowledge is power and knowing more means having more. And by more we don't just mean in a financial sense, but also when it comes to having more confidence, clarity and the peace of mind that comes from education and proactive planning.

When is Your Financial Freedom Date?

Our ultimate goal is to help you reach your Financial Freedom Date. Although everyone uses the term retirement, we like the concept of a Financial Freedom Date. It's a point in time in which you may not necessarily "retire", but you'll be "financially free" to pursue a work-optional lifestyle, and enjoy a new phase of life with interests and passions, and with confidence that your money and assets will last for the rest of your life.

Know More. Have More™

Retirement Planning Course

MWCC Leominster Campus	**MONDAY** March 13 & March 20, 6:30-9:30pm **OR** **WEDNESDAY** March 15 & March 22, 6:30-9:30pm
OR	
MWCC Devens Campus	**THURSDAY** March 30 & April 6, 6:30-9:30pm **OR** **TUESDAY** April 4 & April 11, 6:30-9:30pm

Workshop sizes are limited so register today!

Advance Registration is Required

For questions, please contact us at: (508) 798-5115

The class is being taught by a registered financial advisor who is a member of our network of YRA University instructors.

How to Register:

Simply register online to reserve your spot and process the $49 fee at: www.YourRetirementAdvisor.com/university or fill out the form below and send in a $49 check payable to:

Your Retirement Advisor
1 Main St., Suite 1,
Lunenburg, MA 01462

REGISTRATION FORM:

I will attend:
(Check one box)

LEOMINSTER CAMPUS
❑ Monday, March 13 & March 20
❑ Wednesday, March 15 & March 22

DEVENS CAMPUS
❑ Thursday, March 30 & April 6
❑ Tuesday, April 4 & April 11

Name:

Address:

City, State, Zip:

Daytime Phone: Evening Phone:

Email:

❑ I am bringing my spouse or guest.

Name of spouse or guest:

Email:

WHAT YOU RECEIVE

Classroom Instruction

Our Know More. Have More Retirement Planning course is designed to be interactive, intimate, informative and enjoyable. Our instructors really know retirement, but they're also really good at making what might otherwise be a dry topic interesting and engaging, encouraging all students to participate and ask questions. The concepts are explained through real life examples and case studies from people just like you.

Objective Retirement Education

Unlike other courses you may have attended, this is a strictly educational, non-commercial course delivered by a strictly educational company. We do not discuss or sell any specific financial products. In addition to instructor-led courses, Your Retirement Advisor provides a myriad of online learning opportunities and retirement information at: www.YourRetirementAdvisor.com.

Course Workbook

Each student/couple will receive a 200-page workbook with all sections of the course. You can follow along with your instructor, take notes, and refer back to your workbook long after the class is over. Written in an easy to understand format, we include case studies, research, financial illustrations, calculations, worksheets, helpful articles and independent exercises.

1-on-1 "Discover" Workshop

Each student receives an open invitation for a 1-on-1 "Discover" workshop with your instructor. The workshop gives you an opportunity to continue learning about topics and issues specific to your personal retirement situation. In addition, you'll have an opportunity to "discover" if you have enough of the "right stuff" and how to make it last throughout retirement.

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COURSE OUTLINE

At the end of this course, you will understand the following:

SECTION 1: RETIREMENT EDUCATION & PLANNING

- Why Knowing More does mean Having More... the importance of beginning your retirement education
- Separating hype from fact
- Why retirement planning is different than financial planning, especially after 50
- What's your Why
- Key dates in your retirement readiness timeline
- Discover your financial freedom date
    - o Continuing to work and the impact on your retirement

SECTION 2: RETIREMENT THREATS & MISTAKES

- 30 greatest threats to your retirement and how to address them
- The worst money mistakes pre-retirees make

SECTION 3: RETIREMENT NEEDS & EXPENSES

- Retirement expectations
- How long will you be in retirement
- What will your money buy you
- What are your priorities

SECTION 4: MAKING THE RIGHT MOVES TO OPTIMIZE YOUR NEST EGG

- Retirement Income Projection Analysis
    - o How much money will you need to retire
    - o Will your money & assets last throughout retirement
    - o Retirement portfolio vs. traditional growth portfolio
- Investment options & approaches in retirement: bonds, stocks, annuities, mutual funds, REITS, ETFs, etc.
    - o The impact of inflation, market volatility, and other risks that no one talks about
    - o What Social Security mistakes to avoid and Social Security timing
    - o Making smart tax moves for big impact
    - o How to maximize company defined benefit plans
    - o Role of Roth IRAs vs. Traditional IRAs in your retirement plan
    - o Turning your home into a retirement asset

SECTION 5: WAYS TO SAFEGUARD & PROTECT YOUR NEST EGG

- The role of insurance as you near retirement
- How to estimate health care costs and the Medicare maze
- Long term care: do you need it and how to pay for it
- Critical decisions in estate planning and proper steps to take
    - o Wills, probate, gifting assets, joint ownership of property, trusts, incapacity

SECTION 6: TURNING KNOWLEDGE IN ACTION

- Key steps to take today
- Ways to implement your plan
- Avoiding procrastination
- Continue learning

SECTION 7: GETTING THE GUIDANCE YOU NEED

- A retirement advisor vs. a traditional advisor
- 13 questions to ask your advisor

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

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COURSE SNAPSHOT

SECTION 1: RETIREMENT EDUCATION & PLANNING

With more than 78 million baby boomers retiring over the next 18 years, there's a tremendous amount of information in circulation regarding retirement planning. A plethora of financial services companies vie to get their share of boomers' retirement assets, suggesting that their specific mutual fund, annuity, insurance or other financial product is the only solution to retirement planning. With all this information—and lots of misinformation—it's difficult for the average person to discern what is fact and what is fiction. Negative claims and comments in advertisements about particular products or retirement strategies, such as, "annuities are bad, the stock market is too volatile," often make it difficult for those planning their retirement to understand what is necessary to make well-informed and educated decisions about their personal retirement planning needs. Our Know More. Have More Retirement Planning course is designed to help you separate hype from fact and implement an informed plan.

We'll also discuss: why retirement planning is different than financial planning, especially after 50; key dates in your retirement readiness timeline; and aligning your financial plan with your lifestyle plan.

SECTION 2: RETIREMENT THREATS & MISTAKES

Learn about the 30 biggest threats in retirement and how to address them. Some of these threats includes: children and siphoning off your retirement money; keeping too much house; the sandwich generation; mortgages in retirement and many more. We'll also talk about retirements risks and the worst money mistakes pre-retirees make.

SECTION 3: RETIREMENT NEEDS & EXPENSES

How much money will you need to retire? Whether you think you are ready to retire today, or in ten years, this section will examine your readiness based on your needs, expenses and how to reduce debt.

"52% of workers haven't calculated how much money they'll need in retirement."

SECTION 4: MAKING THE RIGHT MOVES TO OPTIMIZE YOUR NEST EGG

Your biggest responsibility is getting a plan together that optimizes your income and your assets. We'll show you a before and after Retirement Income Project Analysis (RIPA) and demonstrate how critical this benchmark is to your success. The RIPA will help you determine if you have enough to last through a potentially long retirement. We'll also cover investment options: bonds, stocks, annuities, IRAs, mutual funds, ETFs and more. We'll educate you on various income distribution strategies: total return income strategy; cash reserve strategy; and income buffer strategy. You'll also learn about the impact of inflation, volatility, and other risks on the survival of your portfolio. We'll discuss Social Security mistakes to avoid, smart tax moves, company benefits plans (and how to squeeze as much as you can out of them), and various IRAs and their value in your portfolio.

"A person at age 65 has a 70% chance of needing some type of long term care during retirement, but fewer than 8% actually carry any type of long term care insurance."

SECTION 5: WAYS TO SAFEGUARD & PROTECT YOUR NEST EGG

You've worked hard to accumulate a nest egg. This section will cover how to protect it from inherit retirement risks. The role of insurance as you near retirement becomes a bigger factor. We'll show you how to estimate your healthcare costs and also clarify some key points in the Medicare maze. Wondering if you'll need a long term care policy and other types of life insurance? We'll give you some tips and ideas for both. Finally, we'll review some key estate planning essentials to get you going in the right direction for a comprehensive estate plan to include: wills; probate; gifting; property ownership; incapacity and trusts.

"51% of Americans between 55 and 64 years old don't have a will."

SECTION 6: TURNING KNOWLEDGE IN ACTION

A plan without action is just a wish. So in this section we'll give you key steps you can take today to turn your knowledge into action. We'll give you various ways you can implement your plan, as well as advice on avoiding procrastination and suggestions for continuing your retirement education.

SECTION 7: GETTING THE GUIDANCE YOU NEED

In this final section, we'll give you some ideas for getting the guidance you may need to fully implement your plan. We'll take a look at the differences between a retirement advisor and a traditional advisor. We'll discuss advisor compensation models and tips on paying less in fees. Plus, we'll give you 13 key questions to ask an advisor about his/her retirement experience. Whether we like it or not, retirement happens...we want to make sure you're 100% ready.

"Good fortune is what happens when opportunity meets with planning"

– Thomas Edison

PRAISE FROM STUDENTS

"We've scratched the surface of our retirement planning. We learned a lot in this 2 night course, but realize we have a lot more to learn and a lot of planning to do for our retirement future. It was a very interesting course."

-Steven & Elizabeth C.

"The Your Retirement Advisor instructors are outstanding. Very knowledgeable, providing clear understanding and organized. The class presentation provided answers in great detail. Thank you very much for the opportunity for us to learn so very much."

-Robert & Virginia M.

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