

# Financial Strategies for Retirement

## Comprehensive Presentation

### Image List

#### Introduction

- 0010 Welcome
- 0020 Our Commitment
- 0030 Workbook and Evaluation Form
- 0040 Everyone Needs Retirement Planning
- 0050 My Objectives
- 0060 Agenda
- 0070 This Course Will Help You Learn How to:

#### Financial Basics

- 0080 Financial Basics Quote
- 0090 Retirement Income: Worker Perceptions
- 0100 Retirement Income: Retiree Realities
- 0110 How Long Will You Be Retired?
- 0120 Are You Ready for Retirement?
- 0130 Nine Reasons People Fail Financially in Retirement
- 0140 Procrastination: Does a Convenient Time Ever Come?
- 0150 Setting Goals
- 0160 Using Credit Wisely
- 0170 Controlling Debt
- 0180 Making Compounding Work for You
- 0190 Consistent Investing
- 0200 The Rule of 72
- 0210 The Rule of 27
- 0220 Procrastination — A Costly Mistake
- 0230 Stress and Retirement
- 0240 Inflation
- 0250 Inflation Rates
- 0260 Rising Prices
- 0270 Future Impact of Inflation  
Future purchasing power of today's dollar
- 0280 Future Impact of Inflation  
Future price of goods and services

- 0290 Simplified Tax Form
- 0300 Your Income Taxes
- 0310 Federal Income Tax Terms
- 0320 Your Investments and Taxes
- 0330 Your Investments and Taxes
- 0340 Current Year Tax Benefit Comparison  
Taxable earnings
- 0350 Current Year Tax Benefit Comparison  
Tax-deferred earnings
- 0360 Current Year Tax Benefit Comparison  
Tax-deductible contributions
- 0370 Current Year Tax Benefit Comparison  
Tax-free income
- 0380 Impact of Income Taxes and Inflation
- 0390 Earning a Real Rate of Return
- 0400 Making Your Money Last
- 0410 Conclusion of Financial Basics

#### Retirement Income

- 0420 Retirement Income Quote
- 0430 Retirement Defined
- 0440 Social Security  
Quiz
- 0450 Social Security  
Quiz
- 0460 U.S. Population 65 or Older (in Millions)
- 0470 Will Social Security Support This Group?
- 0480 Average Monthly Social Security Benefit  
Amount for All Retired Workers
- 0490 When Are You Eligible for Social Security  
Benefits?
- 0500 Social Security Retirement Age Example
- 0510 Working After Retirement
- 0520 Work and Your Social Security Benefits
- 0530 Taxation of Social Security Benefits



# Financial Strategies for Retirement

## Comprehensive Presentation

### Image List

1010	Your Financial Foundation	1310	Unit Investment Trusts
1020	Cash Alternatives	1320	Mutual Funds
1030	Debt and Equity Investments	1330	Features of Mutual Funds
1040	Bonds	1340	Mutual Fund Families
1050	Bond rates	1350	Investor Services
1060	Business Risk Ratings	1360	Mutual Fund Types
1070	U.S. Government Securities	1370	Bond Mutual Funds
1080	Municipal Bonds	1380	Bond Mutual Fund Performance
1090	Tax-Free vs. Taxable Yield	1390	Equity Mutual Funds
1100	Corporate Bonds	1400	Equity Mutual Funds
1110	Equity Investments	1410	Equity Mutual Fund Performance
1120	Stock	1420	Mutual Fund Fees and Expenses
1130	Common and Preferred Stock Common stock	1430	Selecting Mutual Funds
1140	Common and Preferred Stock Preferred stock	1440	Consider Technical Factors
1150	Stock Classifications	1450	Exchange-Traded Funds
1160	Stock Exchanges	1460	An ETF for Everything
1170	Vital Stock Statistics	1470	Dollar-Cost Averaging
1180	Comparing Market Benchmarks	1480	Mutual Funds for Retirement Income
1190	Long-Term Perspective	1490	Fixed vs. Fluctuating
1200	Measuring Risk	1500	The Power of Tax Deferral
1210	Individual Investment Considerations	1510	Tax-Deferred Annuities
1220	Asset Allocation	1520	Fixed Annuities
1230	What Is the Best-Performing Asset Class?	1530	Indexed Annuities
1240	Asset Allocation Process	1540	Variable Annuities
1250	Asset Allocation Process Sample allocation	1550	Variable Annuity Allocation Choices
1260	Asset Allocation Process	1560	Guaranteed Living and Death Benefits
1270	Portfolio Rebalancing	1570	Variable Life Insurance Policies
1280	Using Portfolio Managers	1580	529 Plans
1290	Obtaining Professional Management	1590	529 Plans How a college savings plan works
1300	Limited Partnerships	1600	Choosing a 529 Plan Advantages
		1610	Choosing a 529 Plan Disadvantages

# Financial Strategies for Retirement

## Comprehensive Presentation

### Image List

1620 Procrastination — Your Greatest Investment Risk

1630 Conclusion of Investments

### Risk Management

1640 Risk Management Quote

1650 Ways to Manage Risk

1660 Property and Casualty Insurance

1670 Health Insurance

1680 Medicare Basics

1690 Medicare

1700 Disability Income Insurance

1710 Disability Income Insurance

1720 Preparing for Social Change

1730 Long-Term Care

1740 Long-Term Care Progression

1750 Paying for Long-Term Care

1760 Paying for Long-Term Care Using personal assets

1770 What Medicare Covers Skilled Nursing Facility Care

1780 What Medicaid Covers Long-Term Care

1790 Medicaid Planning Goals

1800 Long-Term Care Insurance

1810 Long-Term Care Policy Considerations

1820 Long-Term Care Policy Considerations

1830 Changing Life Insurance Needs

1840 Types of Life Insurance

1850 Term Insurance

1860 Cash Value Insurance

1870 Cash Value Insurance

1880 Universal Life Insurance

1890 Variable Universal Life Insurance

1900 Life Insurance Comparison

1910 Pension Maximization Using Life Insurance

1920 How Pension Maximization Using Life Insurance Works

1930 Pension Income Alternatives

1940 Survivorship Life

1950 Conclusion of Risk Management

### Estate Planning

1960 Estate Planning Quote

1970 Importance of Estate Planning

1980 Importance of Estate Planning

1990 Estate Planning Considerations

2000 Estate Planning Considerations

2010 Important Estate Documents)

2020 Important Estate Documents

2030 Costs of Dying Without Planning Your Estate

2040 Distributing Assets at Your Death

2050 Direct Transfer Assets

2060 Direct Transfer Assets Considerations for direct transfer assets

2070 Joint Ownership

2080 Joint Ownership Considerations for joint ownership arrangements

2090 Trusts

2100 Trusts Testamentary trusts and Living trusts

2110 Trusts Revocable trusts and Irrevocable trusts

2120 Trusts Considerations for trusts

2130 Probate

2140 Probate Considerations for probate

# Financial Strategies for Retirement

## Comprehensive Presentation

### Image List

- 2150 Probate  
Your will
- 2160 Probate
- 2170 Egyptian will from 2548 B.C. translated by  
the American University at Cairo
- 2180 Estate Distribution Summary
- 2190 Taxes and Your Estate
- 2200 Taxes and Your Estate
- 2210 Determining Your Taxable Estate  
Your gross estate
- 2220 Determining Your Taxable Estate
- 2230 Federal Unified Gift and Estate Tax Rates  
Exclusion amounts
- 2240 Federal Unified Gift and Estate Tax Rates
- 2250 Determining Your Taxable Estate  
Why consider a bypass trust?
- 2260 Determining Your Taxable Estate  
How does a bypass trust work?
- 2270 Bypass Trusts May Reduce Estate Taxes
- 2280 Charitable Gifts May Reduce Estate Taxes  
Outright gifts
- 2290 Charitable Gifts May Reduce Estate Taxes  
Gifts that pay income to you
- 2300 Providing Money for Estate Transfer Costs
- 2310 Irrevocable Life Insurance Trusts (ILIT)
- 2320 Estate Planning Suggestions
- 2330 Conclusion of Estate Planning
- 2340 Putting Your Knowledge to Work
- 2350 Evaluation Form and Complimentary,  
No-Obligation Consultation
- 2360 Thank You