

# CHAPPELWOOD UNIVERSITY

HIGH-NET-WORTH EDUCATION

## **ROCK YOUR RETIREMENT** **COURSE OUTLINE**

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A comprehensive personal finance course designed to help you understand your retirement plan so you can prepare for and live the retirement you desire. This course is for U.S. residents who are close to retirement or in the early years of retirement. Information presented is based on academic research and real-world experience. The two-session course is divided into the Five Key Areas of Retirement and will be covered as follows:

#### **Day 1**

1. **Income Planning.** Filling your Gold Buckets, how to estimate your income need and for how long, how will inflation and market downturns impact you, when to take Social Security, what to do with a 401(k) or other employer plan, strategies to withdraw retirement income.
2. **Investment Planning.** Dealing with the market and your emotions, types of risk, understanding mutual funds and Exchange Traded Funds, understanding annuities, Traditional & Roth IRAs.

#### **Day 2**

3. **Healthcare Planning.** Overview of health insurance in retirement, Medicare options and cost comparisons, options for long-term care, long-term care insurance.
4. **Tax Planning.** Income tax and inflation, tax treatment of investment strategies, recent tax law changes, 5 strategies for disinheriting Uncle Sam, Roth IRA conversions, taxation of Social Security, managing cash flow for tax efficiency.
5. **Estate Planning.** Reasons to update your estate plan, what happens if you can't make decisions for yourself, Will vs Trust, the probate process, creating Legacy Portrait, charitable giving, how to transfer assets.

### **COURSE MATERIALS**

- Course workbook to follow along
- *Countdown to Retirement* checklist
- Retirement income planning worksheet
- List: *Top 10 Books Aspiring Millionaires Should Read*
- AssetMark: *How Your Advisor Can Add Value*

Participation in discussion and asking questions is strongly encouraged. This course will educate you and arm you with the tools to build and live the retirement you deserve.