WHEN WILL YOU RETIRE?
BETTER YET, WHEN DO YOU WANT TO?

Financial Strategies for Successful Retirement® is sponsored by the University of Dayton’s Special Programs and Continuing Education.
ENSURE THE JOY OF RETIREMENT. JOIN US.

During our class, you’ll learn more about managing your money than most people learn in a lifetime.

You’ll learn to assess your current financial situation and develop a personalized plan to reach your retirement goals. After attending the course, you’re entitled to a personal retirement planning consultation.

The major topics we’ll cover in this comprehensive class include financial basics, retirement income, investments, risk management and estate planning. Our class will also give you strategies to answer:

- How much money will I need?
- Can I retire early?
- How can I minimize my taxes?
- How will I manage my plan?
- How important is it to plan my estate?

The University of Dayton’s Special Programs and Continuing Education is sponsoring classes on:

- Tuesdays | February 19 and March 5, 12, 19
- Thursdays | February 21 and March 7, 14, 21

COURSE AGENDA

**FINANCIAL BASICS**
- Retirement income: Perception and reality
- Nine reasons people fail financially in retirement
- Using credit wisely
- Making your money last

**INVESTMENTS**
- Emergency reserves
- Stocks
- Bonds
- Mutual funds
- Tax-deferred annuities
- Asset allocation

**YOUR RETIREMENT INCOME**
- Sources of retirement income
- Social Security and you
- The value of tax-deferred contributions
- Personal retirement plans
- Traditional IRAs
- Roth IRAs
- Taking money out of employer retirement plans

**RISK MANAGEMENT**
- Ways to manage risk
- Health insurance and Medicare
- Long-term care
- Company benefits
- Types of life insurance

**ESTATE PLANNING**
- Importance of estate planning
- Distributing assets at your death
- Joint ownership
- Trusts
- Wills
- Probate
- Taxes and your estate

**Individual Retirement Planning Consultation**

Everyone who attends this course is entitled to a personal retirement planning consultation after the course.

All class times are 6:30 p.m. – 8:30 p.m.
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INSTRUCTORS

Our local course instructors, from UBS Financial Services, member of FINRA and SIPC, are: Timothy O. Cornell, CIMA®, Shaun P. Nicholson, CFP®, Tiffany D. Kellner, CFP® and Blair T. Cornell, CFP®. They draw upon real-life experiences with numerous clients and are licensed in the areas of investment securities and insurance.

REGISTRATION

To enroll, call us or complete the enclosed form and fax or mail it to us.

Phone: 937-229-2347
Fax: 937-229-3500
Mail: Special Programs and Continuing Education
300 College Park
Dayton, OH 45469-7011

TUITION

Tuition is $69, and you can bring a spouse or friend for free. You can pay up until the first day of class, and there is a cancelation fee of $25.

You must register early, and we'll send you a confirmation letter after you register. The letter will provide details about the location and parking.

REGISTRATION FORM

I will attend Financial Strategies for Successful Retirement:

- [ ] Tuesdays, February 19 and March 5, 12, 19  [ ] Please remove me from your mailing list.
- [ ] Thursdays, February 21 and March 7, 14, 21

Please fill out the information below:

Name ____________________________________________________________
Address __________________________________________________________
City __________________________ State ________ Zip ______________________
Daytime phone __________________ Home Phone ________________________
Email address _____________________________________________________
Social security number or date of birth ________________________________

[ ] I am enrolling my spouse or guest at no extra charge.

Name ____________________________________________________________

Method of payment

[ ] Check enclosed payable to University of Dayton  [ ] Visa  [ ] MasterCard  [ ] Discover

Cardholder _________________________________________________________
Signature __________________________________________________________
Card No. __________________________ Exp. date _________________________

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PLANNING YOUR RETIREMENT CAN BE TAXING.

WE CAN HELP.

Enroll in our class and learn strategies to maximize your income and get more from your investments. Protect your hard earned money from inflation, income taxes and loss due to possible long-term health care needs.