Have you resolved to make a smarter financial plan this year?

Enroll in our four-evening seminar.

Through our comprehensive classes, you will learn the keys to successful retirement and financial planning.

Register now for our winter 2014 financial and retirement planning classes.

WHEN WILL YOU RETIRE?

Better yet, when do you want to?

Financial Strategies for Successful Retirement®

Sponsored by the University of Dayton’s Office of Special Programs and Continuing Education
The University of Dayton’s office of special programs and continuing education is sponsoring classes on:

| Tuesdays | Jan. 7, 14, 21, 28 |
| Thursdays | Jan. 9, 16, 23, 30 |
| Tuesdays | Feb. 18, 25 & March 4, 11 |
| Thursdays | Feb. 20, 27 & March 6, 13 |

All class times are 6:30 – 8:30 p.m.

Through our class, you’ll learn how to better manage your money so you can enjoy your retirement.

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?

REGISTRATION
To enroll, call us or complete the attached 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 cancellation 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.

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

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

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

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

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

INSTRUCTORS
Our local course instructors, from the Cornell/Nicholson team at 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.

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I will attend Financial Strategies for Successful Retirement.

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Please fill out the information below:

Name ________________________________________________________________________________________________________________
Address _______________________________________________________________________________________________________________
City __________________________________________________ State_____________ZIP __________________________________________
Daytime phone  ________________________________________ Home phone ____________________________________________________
Email address  _________________________________________ Social Security 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  
- American Express

Card No. _______________________________________________ Exp. date _____________________________________________________

Cardholder _____________________________________________ Signature _____________________________________________________