WHEREVER YOUR RETIREMENT WILL TAKE YOU, WE’LL HELP YOU GET THERE.

Join us for our evening information seminars.

By registering for our comprehensive classes, you’ll learn the keys to successful retirement and financial planning. Register online at:

HTTPS://UDAYTON.EVENTSAIR.COM/FSSR/FSSR19FALL

Have you resolved to make a smarter financial plan this year?
The University of Dayton’s Office of Special Programs and Continuing Education is sponsoring classes in 2019 on the following dates. Choose one weekday that works best for all your sessions:

**MONDAY:**
- Oct 21
- Oct 28
- Nov 4
- Nov 11

**WEDNESDAY:**
- Oct 23
- Oct 30
- Nov 6
- Nov 13

**TUESDAY:**
- Sept 17
- Sept 24
- Oct 1
- Oct 8

**THURSDAY:**
- Sept 19
- Sept 26
- Oct 3
- Oct 10

All class times are 6:30–8:30 p.m.

**COURSE AGENDA**

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

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

**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

**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

**INSTRUCTORS**
Our local course instructors, from The Cornell/Nicholson Team at UBS Financial Services, member of FINRA and SIPC, are Timothy O. Cornell, CIMA®; Shawn P. Nicholson, CFP®; Tiffany D. Kellner, CDF®; Blair T. Cornell, CFP®, and John W. Reagan Jr., 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, enroll online or complete the attached form and fax or mail it to us.

**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.

**Return to** University of Dayton Special Programs and Continuing Education, 300 College Park, Dayton, OH, 45469-7011

**TAKE CHARGE OF YOUR RETIREMENT.**

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

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 these questions:

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

**I will attend** Financial Strategies for Successful Retirement.

- **Monday** – Oct 21, 28, Nov 4, 11
- **Wednesday** – Oct 23, 30, Nov 6, 13
- **Tuesday** – Sept 17, 24, Oct 1, 8
- **Thursday** – Sept 19, 26, Oct 3, 10
- **Please remove me from your mailing list.**

**Method of payment**
- [ ] Check enclosed payable to University of Dayton
- [ ] Visa
- [ ] MasterCard
- [ ] Discover

**REGISTRATION FORM**

Please fill out the information below:

Name ______________________

Address ______________________ ______________________

City ______________________ State _______ ZIP ________

Daytime phone ____________ Home phone ____________

Email address _____________________________ Date of birth ________

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

Name ______________________

**Return to** University of Dayton Special Programs and Continuing Education, 300 College Park, Dayton, OH, 45469-7011

**Individual Retirement Planning Consultation**

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

**RISK MANAGEMENT**
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- Health insurance and Medicare
- Long-term care
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- Types of life insurance

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