

About 40% of workers ages 45 and older are not currently saving for retirement.

— Employee Benefit Research Institute, 2016

Are you on track to live comfortably throughout retirement?

Financial Strategies for Successful Retirement[®]

A Financial Education Class
Sponsored by and Conducted at:

<Name or logo here>

Location

Dates & Times

Location
Room
Street Address
City, State

Days, Dates
or
Days, Dates

All sessions:
(time to time)

Dynamic instruction. Straightforward language.
Real-world examples. Sound financial concepts and strategies.

Receive a FREE 222-page financial planning guide

Financial Strategies for Successful Retirement[®]

COURSE AGENDA

Financial Basics

- Setting retirement goals
- Barriers to financial success
- The power of compounding
- The effects of inflation
- Tax reduction strategies
- Making your money last

Your Retirement Income

- Social Security benefits
- 401(k) plans
- Employer-sponsored retirement plans
- Traditional and Roth IRAs
- Required minimum distributions
- Systematic withdrawal programs

Risk Management

- Potentially managing risk
- Health insurance and Medicare
- Disability income insurance
- Long-term care
- Changing life insurance needs
- Pension maximization and life insurance

Investments

- Importance of emergency reserves
- Traditional cash reserves
- Government securities
- Municipal and corporate bonds
- Equity investment overview
- Common and preferred stock
- Mutual funds
- Tax-deferred annuities
- Asset allocation techniques

Retirement Lifestyles

- Are you ready for retirement?
- Stress and retirement
- The new “working” retirement

Estate Planning

- Importance of estate planning
- Understanding probate
- Transferring your assets
- Revocable living trusts
- Tax reduction techniques

Preparing for retirement is probably the single, most important financial challenge you face today!

In the past few years, many workers have postponed retirement as a result of the changing economy, lack of faith in Social Security and Medicare, or because they can't quite afford to retire due to debt or inadequate retirement savings to meet anticipated needs.

You Need Sound Information

Investing a few hours of your time at our *Financial Strategies for Successful Retirement* course can pay off immediately. Gain confidence in your financial decision-making ability so that later on you may be better prepared to face the challenges and enjoy the rewards that retirement can bring.

The course may help you answer these questions:

- How can I plan for a comfortable retirement?
- Can I retire early?
- How can I manage my tax liability?
- Are there ways to potentially reduce my exposure to financial risk?
- How can I use stocks, mutual funds, bonds, and other investment vehicles?
- How can I provide for my heirs?

This course will be relevant if you are nearing retirement, already retired, or just beginning to develop your retirement plan. The information you receive is completely educational, objective, and factual. The course material will help you assess your current situation and develop a personalized plan to help pursue your retirement goals.

Mutual funds, ETFs, variable annuities, and variable universal life insurance are sold by prospectus. Please consider the investment objectives, risks, charges, and expenses carefully before investing. The prospectus, which contains this and other information about the mutual fund, ETF, variable annuity contract, or variable universal life insurance policy and the underlying investment options, can be obtained from your financial professional. Be sure to read the prospectus carefully before deciding to invest.

There is no assurance provided that the financial concepts and strategies discussed will provide investment success. Investments are subject to market fluctuation, risk, and potential loss of principal. Actual results depend on many factors as discussed in the course. Past performance is no guarantee of future success.

Taking Action NOW Is Important!

Procrastination is one of the most common reasons why people fall short of their retirement goals. Advance preparation may **help you avoid surprises**, such as having to add years to your career because you haven't accumulated enough money, or living the rest of your life on a reduced retirement income.

By **expanding your knowledge base** and taking control of your finances, you can help position yourself to enjoy the retirement lifestyle you deserve.

Tuition

Advance registration is required. You may pay the tuition in advance or at the first classroom session. Advance tuition is <\$49>; tuition at the door is <\$69>. Payment may be made by check, payable to <name>, or by credit card: <VISA, MasterCard, American Express, or Discover>. You may bring your spouse or a guest at no additional cost.

Reserve Your Space Today

To register by phone: **Call (000) 000-0000**

By fax, send registration form and payment information to:
(000) 000-0000

By email, send to: **<email address>**

Or online to: **<website address>**

To register by mail, fill out this form and mail with payment to:

<Name>

<Address>

<City, State, ZIP>

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

[Days, Dates]

[Days, Dates]

Please remove me from your mailing list. (Fill out information below.)

Name _____

Address _____

City _____ State _____ ZIP _____

Daytime Phone _____ Home Phone _____

I am enrolling my spouse or a guest at no additional cost.

Name _____

Payment Method

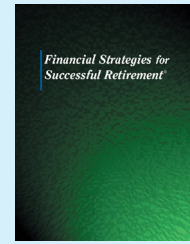
Check enclosed, payable to **<name>**.

MasterCard VISA Discover American Express

Cardholder's Name _____

Card Number _____ Expiration Date _____

Free Planning Guide



This color-illustrated, 222-page workbook is packed with information, questions, exercises, and worksheets to help you apply what you learn to your own situation. It's yours to keep.

One-on-One Meeting

After the course, you will have the opportunity to meet privately with your presenter for a personal retirement planning consultation. During this meeting you can ask specific questions regarding your financial goals. Together, you and your presenter can develop strategies designed to help you pursue your retirement objectives. There is no obligation to attend.

Your Instructor

Financial Strategies for Successful Retirement is presented across North America by financial services professionals. Your local instructor is <Name>, a <Registered Representative/Advisor Affiliate> of <BD name, branch office address, phone #>, <member FINRA/SIPC>.

<Affiliation disclaimer language as required.>

Financial Strategies for Successful Retirement[®]

Classroom Instruction on Money Management for People Ages 45 to 64

Name
Address
City, State, ZIP



Preview

Proper Planning May Help You Prepare for Retirement

A Financial Educational Class
Sponsored by and Conducted at:

**Name or
logo here**

Course consists of four 2½-hour sessions

Days
Dates
or
Days
Dates

**All sessions:
(time to time)**

This course will help you:

- Handle your day-to-day finances
- Manage your investments
- Protect your assets from inflation
- Analyze retirement lifestyle options
- Use 401(k)s and IRAs to save for retirement
- Protect your wealth and assets
- Take retirement plan distributions
- Provide for your family and heirs