

An educational seminar

FINANCIAL STRATEGIES
for
SUCCESSFUL RETIREMENT®

Classroom Instruction on Money Management

Conducted at:



Course Consists of Four 2½-Hour Sessions.

Location	Dates/Time
Hayes Communities YMCA 465 Buda Sportsplex Drive Buda, TX 78610	Thursdays March 12, 19, 26 and April 2 <i>6:30 pm to 9:00 pm</i>

Hear what you may need to know about these retirement planning issues and more:

- Determining how much money you may need to retire.
- Potentially controlling your health-care costs.
- Using 401(k)s and IRAs to potentially reduce current income taxes and help save for retirement.
- Understanding sound investment strategies and alternatives.
- Transferring your estate to the loved ones and charities of your choice.
- Understanding your long-term care options.

Enroll early.

RETIREMENT PLANNING FINANCIAL EDUCATION

Key Retirement Planning Issues

Financial Strategies for Successful Retirement[®] introduces you to concepts and strategies that may help you **spend your retirement comfortably and in control of your finances**. This informational seminar will focus on money management strategies and lifestyle issues facing retirees. You will hear strategies that could help you manage your investments and retirement plan. The seminar will also discuss the effects of inflation and the possible costs of long-term care. The information is designed to help you prepare for a comfortable retirement.

Your presenter provides information that is current, comprehensive, and noncommercial. The seminar has been carefully designed to provide the information you may need, without overloading you with unnecessary financial jargon. The complete curriculum is provided on page 4.

An Optional Personal Plan and Consultation

You will be provided with a Personal Financial Data Form and step-by-step instructions for developing a written summary of your finances. This form may help you develop a written summary of your assets, income, and Social Security and pension benefits. At your discretion, you may submit this to your presenter, who will review it. You are entitled to an optional, one-on-one consultation after the conclusion of the seminar. This is your opportunity to ask specific questions regarding your financial future and goals and to go over the financial data form if you submitted it.

Teaching Format

Financial Strategies for Successful Retirement has been created to provide personal money management education. A “hear it, see it, read it, write it” teaching method makes it possible for you to understand and retain the information covered. The content in the workbook you receive corresponds with the presentation materials to illustrate key financial concepts. The seminar offers practical exercises and examples that you may be able to apply to your situation. The class is enlightening and exciting. Attendees may participate and are encouraged to ask questions.

Who Should Attend

This course may be for you if you are nearing retirement, already retired, or beginning to develop a retirement plan and are interested in hearing **concepts and strategies that may help you make appropriate choices** when confronted by investment alternatives, insurance coverage, increasing health-care costs, tax reduction methods, and proper disposition of your estate at death. Retirement planning is for everyone, and it is never too late to begin.

Sponsored by Corporations, Organizations, and Colleges Throughout North America

Offered throughout the United States and Canada by trained, licensed professionals. The seminars have been sponsored by over 1,800 corporations, 1,200 organizations, and 1,800 educational institutions. For a partial list of locations where seminars have been conducted, refer to page 5.

10 IMPORTANT FINANCIAL QUESTIONS FOR RETIREMENT PLANNING

1. Can I retire early?

Determine whether you can afford to retire early and how much money and income you may need to do so.

2. How can I plan for a comfortable retirement?

Hear about **nine steps** to help prepare for a comfortable retirement.

3. Are there ways to help reduce the effects of inflation?

Become acquainted with strategies that could help you maintain your purchasing power over time.

4. How can I develop my financial objectives?

Acquire sound information on concepts to help you focus on financial goals and develop a sound retirement strategy.

5. How can I put my money to work?

Become aware of the effects of inflation and taxes on low-interest accounts, and hear steps to help reduce their effects.

6. How can I potentially reduce my taxes?

Explore strategies that could help reduce the total amount of money you pay in taxes each year.

7. How can I use stocks, mutual funds, bonds, and other investment vehicles?

Understand the characteristics of various equity investments, including common stock, preferred stock, mutual funds, and exchange-traded funds. Also hear about cash alternatives.

8. Are there ways to potentially reduce my exposure to financial risk?

Focus on strategies and concepts to make more informed investment decisions and develop a portfolio that is designed to help manage risk.

9. What can I do to help reduce my health-care costs?

Review possible health-care options, the details of Medicare and Medicaid, and long-term care considerations.

10. How can I provide for my heirs?

Hear about the major contributors to estate devaluation, how to **potentially reduce estate taxation**, and how to transfer your estate to the heirs and charities of your choosing.

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

COURSE TOPICS

Financial Basics

Retirement income: Perception and reality
Nine reasons people fail financially in retirement
Using credit wisely
Making compounding work for you
Inflation
Your income taxes
Your investments and taxes
Impact of income taxes and inflation
Earning real rate of return
Making your money last

Your Retirement Income

Sources of retirement income
Social Security and you
The value of tax-deferred contributions

Personal retirement plans

- Traditional IRAs
- Roth IRAs

Employer retirement plans
Taking money out of employer retirement plans
Required minimum distribution/withdrawal rules
Choosing your retirement plan beneficiary
Retirement checklist

Investments

Emergency reserves
Traditional cash reserves
Debt and equity investments

- Bonds
- Stock

Stock market fluctuations
Obtaining professional management
Mutual funds
Mutual funds for retirement income
Tax-deferred annuities
Variable life insurance policies
Asset allocation

Risk Management

Ways to potentially help manage risk

Health insurance and Medicare
Disability income insurance
Long-term care

- Paying for long-term care
- Long-term care insurance

Changing life insurance needs
Types of life insurance
Pension maximization using life insurance
Survivorship life

Estate Planning

Importance of estate planning

Planning for incapacity
Distributing assets at your death

- Direct transfer assets
- Joint ownership
- Trusts
- Probate
- Your will

Taxes and your estate

- Federal unified gift and estate tax rates
- Providing money for estate transfer costs

Optional Retirement Planning Consultation

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

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 seminar. Past performance is no guarantee of future success.

COURSES HAVE BEEN OFFERED THROUGH

Corporations

Bayer Corporation, Pittsburgh, PA
Borden, Inc., East Syracuse, NY
Dialogic, Parsippany, NJ
General Motors, Cleveland, OH
Goodyear Tire & Rubber Company,
Houston, TX
Hitachi Computer Products,
Santa Clara, CA
Hughes Corporation, Westchester, CA
Isuzu Motors, Whittier, CA
James River Corporation, Lexington, KY
Kaiser Permanente, Riverside, CA
Lockheed Management Association,
Fort Worth, TX
Lockheed Martin, Cocoa Beach, FL
Novell, Provo, UT
Peabody Company, St. Louis, MO
Savannah Foods & Industries,
Savannah, GA
Star Tribune, Minneapolis, MN
UNISYS Corporation, Mission Viejo, CA
Watlow Electric Manufacturing Co.,
St. Louis, MO

Organizations

AAA Missouri/S. Illinois/Ark./Kansas,
St. Louis, MO
AFL-CIO Union Center Inc.,
Albert Lea, MN
Acton Faith Bible Church, Acton, CA
Allen County Public Library,
Fort Wayne, IN
American Red Cross of Arlington County,
Arlington, VA
American Lung Association,
Greensboro, NC
Antelope Valley Christian Center,
Lancaster, CA
Antioch Church of the Nazarene,
Overland Park, KS
Boy Scouts of America, Salt Lake City, UT
Brighton Parks & Recreation,
Rochester, NY
Canaan Baptist Church, St. Louis, MO
Catholic Charities, Portland, OR
Center for Arts & Technology,
Phoenixville, PA
Child Abuse Council, Moline, IL
Christ United Methodist Church,
Independence, MO
City of Malibu, Malibu, CA
City of Los Alamitos Recreation,
Los Alamitos, CA
City of Portland, Portland, ME
City of Scottsdale Parks & Recreation,
Scottsdale, AZ
Duarte Chamber of Commerce, Duarte, CA
Fraternal Order/Police Lodge 8,
Virginia Beach, VA
GM Men's Club, Warren, MI
Shell Credit Union, Houston, TX

Educational Institutions

Bowling Green State University,
Bowling Green, OH
California State University, Chico, CA
Central Michigan University,
Mount Pleasant, MI
Cerritos College, Norwalk, CA
Collin County Community College, Plano, TX
Colorado State University, Fort Collins, CO
Harding University, Searcy, AR
Houston Community College, Houston, TX
Indiana University/Purdue University,
Fort Wayne, IN
Kent State University, Canton, OH
Lakeland Community College, Kirtland, OH
Notre Dame College, South Euclid, OH
Oregon State University, Corvallis, OR
Penn State University, Altoona, PA
Pennsylvania College of Technology,
Williamsport, PA
Spalding University, Louisville, KY
University of West Georgia, Carrollton, GA
Texas State Technical College, Harlingen, TX
University of Arkansas, Fayetteville, AR
University of Tampa, Tampa, FL
Western Oregon University, Salem, OR
Yakima Valley Community College,
Yakima, WA

These locations represent a partial list. Appearing on the list does not indicate an endorsement of the local instructor or the advisory services provided to the instructor's clients.

WHAT YOU WILL RECEIVE

Here are some facts about retirement in America that may surprise you:

- *Only 17% of American workers are very confident that they will have enough money for a comfortable retirement.*
- *Only 38% of workers have tried to calculate how much money they will need to save for retirement.*
- *46% of workers are not confident they will have enough money to pay medical expenses.*
- *72% of Americans lack confidence in the ability of Social Security to continue providing benefits that will match or exceed the benefits retirees receive today.*

Source: Employee Benefit Research Institute, 2018

Informative Instruction

The course material is presented in a clear, easy-to-understand, interesting format in an informal, enjoyable classroom setting.

Seminar Workbook

The colorful workbook contains practical exercises and examples to help you learn and remember the material covered during the seminar. You will be able to use the workbook as a reference tool for years to come.

Personal Financial Data Form

Step-by-step instructions are provided for developing a written summary of your assets, income, and Social Security and pension benefits.

Optional Planning Consultation

You are entitled to an optional private consultation after the conclusion of the seminar. This is your opportunity to ask specific questions regarding your financial future and goals.

WHAT YOU WILL NOT RECEIVE

During this course you will be presented with objective and factual information, without any references to specific financial products. All illustrations and examples will be generic. To best address the needs of all attendees, your instructor will discuss specific products or services you wish to learn more about only at your optional personal retirement planning consultation.

REGISTRATION INFORMATION

Your Instructors

Your local instructors are Mark Olson, CFP[®], MSFS, CLU[®], ChFC[®], 3305 Northland Dr., Suite 412, Austin, TX 78731, and Zachary Barton, Financial Advisers offering investment advisory and financial planning services through Eagle Strategies, LLC a Registered Investment Adviser and Registered Representatives with NYLIFE Securities LLC, member FINRA/SIPC, A Licensed Insurance Agency. Eagle Strategies, LLC and NYLIFE Securities LLC are New York Life Companies.

Tuition

You may pay your tuition in advance or at the first classroom session. Regardless of when you pay, you must enroll in advance. Tuition is \$59 in advance or \$79 at the door. Included in your tuition is one copy of the workbook; the purchase of an extra workbook is \$40. You may bring your spouse or a guest for no extra cost. Please make checks payable to: Eagle Strategies, LLC. Checks only, please.

Dates, Time, and Location

Course consists of four 2½-hour sessions.

Thursdays

March 12, 19, 26 and April 2

6:30 pm to 9:00 pm

Hayes Communities YMCA

465 Buda Sportsplex Drive

Buda, TX 78610

I will attend Financial Strategies for Successful Retirement[®]:

Thursday Class

Please remove my name from your mailing list (fill out information below).

Name _____

Address _____

City _____ State _____ Zip _____

Daytime Phone _____ Home Phone _____

I will be bringing my spouse or a guest.

Name _____

Check enclosed payable to **Eagle Strategies, LLC**

**For questions or to reserve
your seat immediately,
please call:
(512) 686-7589**

**or email:
zbarton@eaglestrategies.com**

**or mail this form to:
Zachary Barton
107 S. Main St., Unit A
Kyle, TX 78640**

FINANCIAL STRATEGIES *for* SUCCESSFUL RETIREMENT®

**Classroom Instruction
on Money Management**

A CLASS TO HELP YOU PLAN YOUR RETIREMENT

Curriculum Includes:

- Investments
- Taxes
- Pension Options
- Social Security & Medicare
- Estate Planning
- Retirement Lifestyle Options and More ...

Zachary Barton
107 S. Main St., Unit A
Kyle, TX 78640

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- Understanding your long-term care options.
- Transferring your estate to the loved ones and charities of your choice.
- Understanding sound investment strategies and alternatives.
- Using 401(k)s and IRAs to potentially reduce current income taxes and help save for retirement.
- Potentially controlling health-care costs.
- Determining how much money you will need to retire.

**Hear What You May Need to Know
About These Retirement Planning
Issues and More:**



Conducted at:

**Classroom Instruction
on Money Management**