Retirement Planning Today

An Educational Workshop For Adults Of All Ages

NDSU Distance & Continuing Education
Attn: Lisa McNamara
Dept. 2020, PO Box 6050
Fargo, ND 58108-6050

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Retirement Planning Today

An Educational Workshop For Adults Of All Ages

DCE DISTANCE & CONTINUING EDUCATION

NORTH DAKOTA STATE UNIVERSITY, FARGO, ND

NEW 2010 Income Tax & Estate Tax Changes...
How it affects you...

Class sizes are limited so register today! Advance registration recommended.

Location

ALEXANDRIA, MN

Alexandria Technical College

1601 Jefferson St., Rm. 205
Alexandria, MN

The workshops consist of two 3 hour sessions.
Classes start on time.
Attendants are urged to arrive early.

Dates & Times

Tuesdays, November 3 & 10, 2009
6:30 PM to 9:30 PM
Or
Thursdays, November 5 & 12, 2009
CANCELED
Or
Saturdays, November 7 & 14, 2009
9:00 AM to 12:00 PM

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NEW 2010 Income Tax & Estate Tax Changes...
How it affects you...

Get Answers to these questions you have always wanted to ask:

- Determine the amount of money you need to retire
- Will my retirement income keep pace with inflation
- How do I convert my traditional IRA to a Roth IRA and have the conversion Rules changed
- Are beneficiary designations correct and are they up to date
- How can I take less risk and still achieve my goals
- Are there ways to reduce my taxes and still maintain my income
- What is this new TIPRA (Tax Increase Prevention and Reconciliation Act) legislation
- Will my assets pass to my heirs without complications
- How can I eliminate probate from my estate

Information About The Course

This course is designed to help you get the most out of your retirement years by teaching you strategies to maximize your income and how to earn more from investments. In addition, this course will teach you how to avoid losing ground to inflation, lower your income taxes, minimize your estate taxes, and plan for the possibility of long term health care.

The courses will be taught in a "friendly, interactive" atmosphere, where questions and audience participation is encouraged. This allows the instructor to answer any questions not covered by the course, as well as increase your learning experience.

By enrolling in this course, you will be entitled to an optional financial planning session with the instructor. This meeting will allow you to analyze your specific financial position with a professional and create a plan that will serve you best.

Remember, it's not what you make, it's what you keep.

Anyone who has concerns about retirement should attend this course, as well as those who are serious about learning great ways to invest and manage their money.

This course is also very informational for anyone considering a change in employment, as you are able to learn the different options for your 401 (k)'s, 403 (b)'s, and pension plans.

All instructors have gained a variety of information from "hands on" experience with financial markets. Your instructor will be Steven Stremick. He is a Registered Representative with American General Securities.

You will also learn the 27 most common Retirement Plan Distribution mistakes others have made, so you don't make them too.

How to Register

Class sizes are limited so register today! Advance registration recommended.

Location

ALEXANDRIA, MN
Alexandria Technical College
1601 Jefferson St., Rm. 205
Alexandria, MN 56308

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NDSU is an equal opportunity institution. Qualified individuals with disabilities requiring special accommodations are encouraged to notify NDSU Distance & Continuing Education at least one week prior to the course.

Registration Form:

To Register:
1. Call (701)231-7015 or (800)726-1724 or fax registration form to (701)231-7016
2. Mail registration form to Distance & Continuing Education,
   Attn: Lisa McNamara, Dept. 2020, PO Box 6050, Fargo, ND 58108-6050.
3. Email your registration to: Lisa.Mcnamara@ndsu.edu.
   (email obtained for registration confirmation only, no postcard will be sent)
4. Register online at http://www.ndsu.edu/dce

I will attend Retirement Planning Today:
(Pre-registration - $69, at the door - $89)

❑ Tuesdays November 3 & 10 (6:30 to 9:30 PM)
OR
❑ Thursdays November 5 & 12 CANCELED
OR
❑ Saturdays November 7 & 14 (9:00 AM to 12:00 PM)

Name:____

Address: ____________________________________

City:______________________ State:______ Zip:________

Email: _______________ Telephone Number _______________

_ I will bring my spouse or guest, for additional $10. (booklet shared)

Spouse/Guest Name: ________________________

_ I will require an extra booklet for my guest, for additional $30.

If payment by check make payable to NDSU Distance & Continuing Ed
If by credit card charge my _ Visa _ MasterCard _ Discover

Card No.______________________Exp. Date:_______

V Code: _______ (3-digit security code printed at the end of the signature line)

Signature:____________________________________

Cancellation: If you must cancel, a $20 processing fee will be assessed per person for cancellations received prior to the start of the program. We are unable to refund after the program is underway. NDSU Distance and Continuing Education reserves the right to cancel any program and in such case, a full refund is made.

1-2-3-4 Simple Ways to Register

1. Call (701) 231-7015 or (800) 726-1724 or fax registration form to (701) 231-7016
2. Mail registration form to NDSU Distance & Continuing Education, Attn: Lisa McNamara Dept. 2020 PO Box 6050 Fargo, ND 58105-5819.
3. Email your registration to: Lisa.Mcnamara@ndsu.edu
4. Register online at http://www.ndsu.edu/dce

What Your Tuition Includes

Comprehensive Instruction

This information-rich course is taught in an easy-to-understand, interactive, informal format with an enjoyable classroom setting. You will be able to following the Workshop Handbook provided.

Workshop Handbook

The comprehensive Workshop Handbook includes useful exercises to assist you in gaining knowledge and recalling important information throughout the workshop. The handbook is included in your tuition. An additional workbook can be purchased for your spouse or guest for an additional $30.00, the cost of production.

New Tax Laws (TIPRA-Tax Increase & Reconciliation Prevent Act) planning scenarios - How does it affect you?

Personal Financial Data Form

You will be provided a Personal Financial Data form, which will be given as homework. This data form will provide the information used to assess your current financial situation and assess what modifications or changes, if any, you will need to make to achieve your financial goals.

Tuition

You may pay your tuition in advance or at the first classroom session. Regardless of when you pay, you must enroll in advance. You may pay with a check or a credit card. Credit cards accepted: **VISA, MasterCard, and Discover.** Make check payable to **NDSU Distance & Continuing Education. Advance tuition is $69.** Tuition at the door is $89.

Information About The Course

Your Instructor

Your instructor is Steven Stremick, a licensed investment professional. His ability to draw on real-life experiences with a variety of clients helps make your learning experience relevant and personalized. Mr. Stremick is a Registered Representative with American General Securities Incorporated, member NASD and SIPC.

Method of Instruction

This course has an "interactive" teaching method that makes it easy for you to comprehend and retain information. Workbook pages correspond to computer generated overheads, which the instructor uses to illustrate the concepts and to further explain workbook information. The workshop is informative and eye opening. Questions are always welcome by all participants.

Private Planning Consultation

You are entitled to an "optional private consultation" after the conclusion of the seminar. This optional session will allow for specific information with regard to each individual's unique circumstance and any other matters of discussion you may have. At this time you will be able to ask specific questions that apply to your individual circumstances.

Learn the 27 most common distribution mistakes, so you don't make them too.

Who Should Attend?

The course is designed for anyone with concerns regarding retirement, regardless of age. The course has application for all levels of investors.

The course will ultimately give you the most current and up to date information so you will be able to make well informed decisions about all your retirement issues and not make crucial mistakes that cannot be corrected.

The course will also help you assess if you are on the right track, or help you get on the right track.

Highlights from Course Agenda

A Powerful Personal Financial Plan

- Reallocating Your Income
- Put Your Dollars to Work with Compound Interest
- The Devastating Impact of Inflation
- Tax Managed Appreciation
- The Effect of Compound Returns

Investment Strategies To Get Ahead

- Appropriate Techniques for High Returns
- Tax-Deferred Guaranteed Annuities
- Fixed Income Securities
- IRA's: Traditional and the Roth IRA's
- Benefits of the new 2009 tax law changes
- Guaranteed versus Equity Investments
- Common Stock and Mutual Funds
- Tax-Managed Mutual Funds
- Minimizing Risk and Maximizing Return
- College funding for your children
- Variable Annuities
- Guaranteed Indexed Annuities
- Portfolio Hedging with Tangible Assets
- Asset Allocation
- Getting the most out of your 401 (k) plan
- Risk versus Reward

A course that covers A to Z of retirement planning.

Putting You In Control Of Your Finances

- A workable plan for early retirement
- Managing Risk
- Insuring your most valuable asset - Your Retirement
- When you really need a Living Trust
- Estate Planning: Avoiding Estate Taxes and Costs
- Long Term Care and Your Retirement Assets

Private Planning Consultation

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

Learn the Answers To These Critical Questions Prior To Retirement

1. Where will my retirement income come from?
2. If inflation averages 4%, how much will I need in the future?
3. What percentage of my final working earnings will I need in retirement income?
4. Before I retire, is there a way for me to project my retirement income?
5. Where can I go to find answers to questions about Social Security Benefits?
6. Will Social Security keep up with the cost of living?
7. If I decide to retire before my normal retirement age, should I file for Social Security early at the reduced rate? What is the reduction?
8. How much income can I earn from employment without affecting Social Security payments?
9. Will my Social Security be taxed? Is there a way to reduce the "Social Security Tax?"
10. What type of investments do you recommend for retirees?
11. What has been the long-term return of stocks?
12. Why do some people I know say they never made money investing in stocks? Are stocks and stock mutual funds really good retirement investments?
13. In general, how would you arrange my investments to meet my need for income and growth?
14. Are bank Certificates of Deposit (CDs) better than investments in stocks for retired investors?
15. What are the advantages of mutual funds?
16. Should I own real estate?
17. Now that I'm going to stop working, will my taxes be lower?
18. Is there a way for me to safely and legally reduce my income taxes during retirement?
19. If I sell my house so that I can relocate or buy a different home will I have to pay income taxes on the gain from the sale?
20. What are my options for the money that is in my 401(k) or other pension plan?
21. Should I consider a rollover to an IRA rather than an annuity payment for life? What are the risks of doing this?
22. Should I rollover to an IRA when I can leave my pension or 401(k) balance in my plan and not pay any expense?
23. When am I required to withdraw money from my IRA?
24. How do I calculate the amount of the Required Minimum Distribution that I must withdraw?
25. Do the required withdrawals apply to single-premium deferred annuities, too?
26. What if I forget to withdraw the minimum amount at age 70 1/2, or I make a mistake on my minimum distribution and do not withdraw enough?
27. If I take my "rollover" money out of my company plan, will my employer withhold 20%?
28. Is there a way I can avoid having 20% withheld from my rollover?
29. I have a $180,000 IRA rollover and I need $1,500 in monthly income from the IRA. If I make an average return of 6% on my investment portfolio, how long will my money last? What if I can increase the return to 8% or even 9%?
30. What are my biggest financial risks in retirement?
31. Should I keep my life insurance or cash it in? Is life insurance a bad investment?
32. What about estate planning? Are there tax wise ways to transfer wealth to my heirs?
33. Can I gift more than $12,000 per year to my children?
34. I already own life insurance, can I gift this insurance to my children or to a life insurance trust?
35. What can I do to prepare myself for the change that retirement will bring to my daily routine?
36. The idea of not working makes me uncertain about my (our) financial future. How can I know that the resources I have accumulated will meet my needs for the rest of my life?
37. I hear and read about people that do their own investing at lower costs than those that use Financial Consultants. Why should I pay more to invest?
38. Assuming I decide to work with a Financial Consultant, how can I get started? How can I find someone to help me with my retirement and investment planning?
39. What does it cost to work with a Financial Consultant?
40. Is there a way that I can simplify my investing during retirement?
41. What are the biggest mistakes retirees make?

You are welcome to ask as many questions as you like throughout the workshop.