

# EDUCATION FOR ADULTS

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## WHY IS FINANCIAL EDUCATION IMPORTANT?

Due to the current political and economic climate, many people worry about the future. We've recently experienced major tax law changes, international conflicts that threaten our stock market, and an uncertain future for social security. Compound those headwinds with a massive increase with inflationary rates, the need for sound financial strategies has never been greater. This course explains financial foundations, principles, and strategies that will empower you to make informed financial decisions. Whether your objective is to protect your wealth from volatility and taxes, grow your wealth to sustain your lifestyle, or ensure your wealth goes to your loved ones and not the IRS, this course helps you plan your future with confidence.

You will learn about various retirement investment vehicles as well as the advantages and disadvantages of each. You will discover how to save money on taxes, manage investment risks and protect your assets from potential long-term healthcare expenses. This course shows you how to assess your financial situation and develop a personalized plan to achieve your retirement goals.

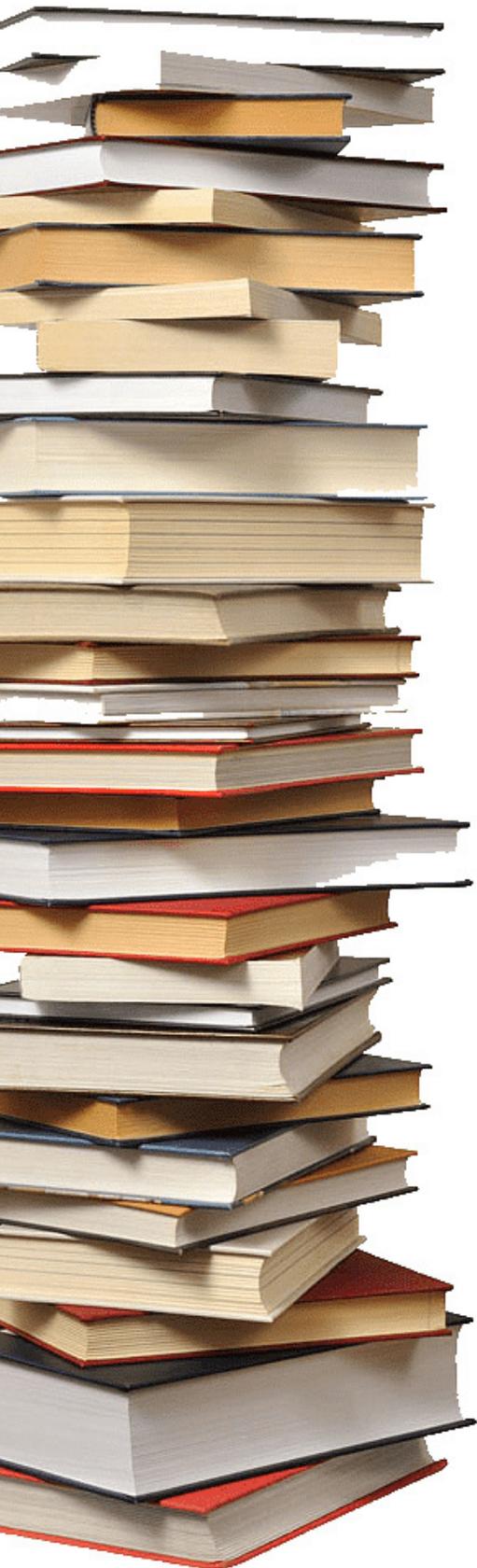
## WHAT IS THE DIFFERENCE BETWEEN INFORMATION AND EDUCATION?

There is no shortage of voices shouting at you through your radio, internet, and television all of today's trendy financial fixes or short-cut approaches. The reality is that most of these ads are "marketing hooks" and it is difficult to use their information to make informed decisions and create a plan for your retirement. This course will teach you how to differentiate between the voices trying to help you and the ones trying to help themselves. It will deliver comprehensive, objective knowledge you can easily apply. When it comes to important subjects like retirement planning, it makes sense to get competent advice from a credible source.

## WHO SHOULD ATTEND?

This course is designed for people who are nearing retirement, or who have just retired. It is designed for those who have worked hard to build a nestegg and who care about efficiencies, taxes, and creating and maintaining a comfortable lifestyle in retirement. It's for individuals who have spent a lifetime saving for retirement and want to know "what now?", "Have I saved enough?", or "How do I transition from working for my money, to having my money work for me?"

This presentation should not be used as a basis for legal and/or tax advice. In any specific case, the parties involved should seek the guidance and advice of their own legal and tax counsel. Estate planning is done in conjunction with your estate planning attorney, tax attorney and/or CPA.





Each section covers one of the TOP 8 critical facts every retiree needs to know

# COURSE OUTLINE

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## **WHAT WILL RETIREMENT LOOK LIKE**

- What are your retirement goals
- Create a financial plan to support your goals

## **THE REAL COST OF RETIREMENT**

- How to plan for inflation and taxes
- Lessen the risk of outliving your savings

## **EFFECTIVE RETIREMENT PLANNING**

- How to avoid common retirement mistakes and roadblocks
- What your plan is missing right now
- Utilizing tax law to minimize liability and leave more to your family

## **RETIREMENT INCOME SOURCES**

- Social Security
- IRA's and Roth IRA's distribution strategies
- Required minimum distribution planning
- Identify other potential income sources

## **RETIREMENT PLAN DISTRIBUTIONS**

- What to expect from your employer-sponsored programs and pensions
- Maximize benefits and minimize taxes
- Irreversible decisions and their impact

## **INVESTMENT VEHICLE FACTS**

- Stocks, bonds, mutual funds, etf's
- Understanding effects of market volatility in retirement
- Investment risk and risk mitigation

## **RISK MANAGEMENT & ASSET PROTECTION**

- How to plan for healthcare costs
- Protecting yourself from financial loss
- Life Insurance and long-term healthcare options
- Health and asset risk management

## **ESTATE PLANNING**

- End-of-life plans
- Wills, trusts, and probate
- How to avoid as many liabilities as possible

**Questions about this course? *Call us at 208.552.9169***

# COURSE PREVIEW

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## SECTION 1 - WHAT WILL RETIREMENT LOOK LIKE

What do you want to accomplish during your retirement years? Pursue hobbies? Travel? Volunteer or work part-time? Exploring how you will spend your time and money in retirement will help you picture your lifestyle and determine how much you may need to save. This course begins with quick, individual exercises to help you begin thinking about non-financial retirement planning.

Today, many pre-retirees see themselves living their retirement years in a much different way than their parents did. As a result, the entire planning process has changed. This more progressive approach is explored throughout this course.

## SECTION 2 - THE REAL COST OF RETIREMENT

What are your retirement expectations? According to the Employee Benefit Research Institute, 55% of workers are very or somewhat confident they will have enough money to “live comfortably” throughout retirement. However, only 44% had actually tried to calculate how much they will need to save!

This course includes exercises to help you determine how much money you will need to retire in the future. If you are quickly approaching retirement, we examine whether you can retire today based on the annual income you desire.

## SECTION 3 - EFFECTIVE RETIREMENT PLANNING

Proper planning in the years leading up to retirement can make all the difference in the world. In this section, we identify the 10 biggest retirement planning mistakes and how to avoid them. The highlight of this section is 11 strategies for saving money on this year's taxes.

*Discover how tax-planning strategies can influence your decisions about your investments, IRA's, employer-sponsored plans, retirement plan distributions, estate planning, and more.*

## SECTION 4 - RETIREMENT INCOME SOURCES

This section investigates the many ways to save for retirement and discusses the advantages and disadvantages of each. You learn whether you should convert your IRA to a Roth IRA, and if so, whether it is to your advantage to make the conversion over one or multiple years. Finally, we look at employer-sponsored retirement plans and Social Security benefits to examine important choices you must make.

*If you have company stock within your retirement plan, learn how an often-overlooked provision in the tax law may provide significant income tax savings when you change jobs or retire.*

# PREVIEW CONTINUED...

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## SECTION 5 - RETIREMENT PLAN DISTRIBUTIONS

This expanded section addresses the crucial decisions people must make about their retirement plans when they actually retire. In most cases, these decisions cannot be reversed. We discuss strategies that allow you to take money out of your retirement plans while maintaining financial flexibility during retirement. Above all, we compare retirement plan distribution choices to help you make an informed decision.

You also learn strategies to minimize taxes on your retirement income and avoid tax penalties of up to 50%. Finally, we explain rules for early access to your retirement funds.

*We explain the new SECURE ACT rules for Required Minimum Distributions from retirement accounts as well as the new laws around inherited IRAs that you must know!*

## SECTION 6 - INVESTMENT VEHICLE FACTS

In the most extensive section of this course, you learn about cash accounts, stocks, bonds, mutual funds, exchange-traded funds, individually managed accounts, tax-deferred annuities, and important considerations before you invest. To complete our investigation, we uncover 7 different types of risk, identify 5 risk-management strategies, and explore many types of low-risk investments that are available.

## SECTION 7 - RISK MANAGEMENT & ASSET PROTECTION

There are many types of common investment risk. In this section, we will discuss risk management strategies, including various insurance strategies. Medicare and long-term healthcare will be discussed, as well as life insurance.

## SECTION 8 - ESTATE PLANNING

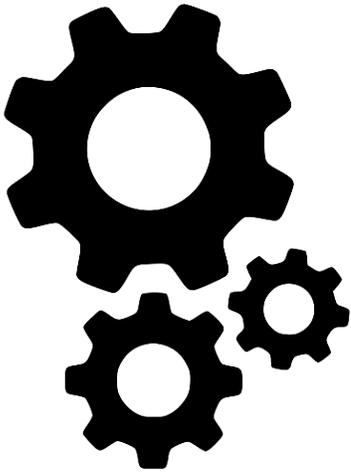
Estate planning isn't just about money and includes much more than planning for your death. It involves personal decisions that affect you, your family, and loved ones, even while you are still living. You learn strategies and techniques to minimize or eliminate income, gift and estate taxes, expenses, delays, legal challenges, and a shortage of liquid assets following your death. We also address the best way to hold joint ownership of property (or other assets) based on your situation.

Estate planning is a moving target. Changes to state and federal laws, as well as personal and financial circumstances for you and others, provide both challenges and opportunities. We discuss how to plan for today and for your future.

**Ready to Register for this course? Visit: [www.journeyretirement.com/education](http://www.journeyretirement.com/education)**

# QUESTIONS WE'LL ANSWER

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*“EVERYONE is talking about inflation. Should I make a plan so I don’t run out of money in retirement?”*

*“Social Security payments will be reduced in 2034?! Do I file now and get every penny I can?”*

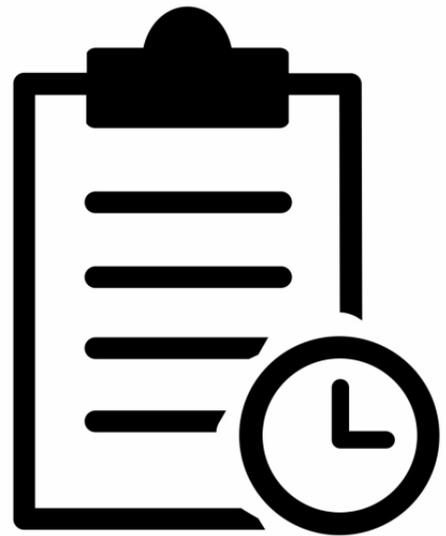
*“It sure feels like 2008 all over again. Should I be trying to protect my investments?”*

-WE SHARE RELEVANT EXAMPLES  
TO GIVE YOU REAL ANSWERS-

## WHAT TO EXPECT

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- Safe and comfortable learning environment
- View retirement from a holistic perspective
- Easy to follow workbook, yours to keep
- Interactive presentation, led by instructor
- Simplified explanations of financial terms
- Free digital multipage resources on a usb drive
- Trustworthy source for investment topics
- Allotted time for student questions



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### YOUR COURSE INSTRUCTORS

**JENNIFER LANDON**  
*CEO, President, Advisor*

**JORDAN ANDERSON**  
*COO, Advisor*



Investment Advisory Services are offered by Journey Retirement Planning & Investment Management (JRPIM), LLC. A registered SEC Investment Advisor 3040 E. 17th St. Ste.2 Ammon, ID 83406 (208) 552-9169. Jennifer Landon is an Investment Advisory Representative with JRPIM, LLC. JRPIM, LLC nor its advisors offer tax or legal advice/planning.