

DELIVERY OPTIONS:

- Live Seminars can range from a half day to a full day

THE SEMINAR:

- The instructor is Gary Tagtmeier, CPA, Registered Investment Advisor, Real Estate Broker and founder of FAI
- Questions and answers are available throughout the seminar

MATERIALS INCLUDE:

- A 125 + page workbook that provides all the forms and process steps necessary to plan for this life event
- A quick checklist of the specific process steps

OPTIONAL SERVICE:

- Post seminar telephone or one-on-one coaching is available (See (D) for information about Individual Coaching in Personal Money Management)

**(C) Retirement Planning Training for Age 50+:
Seminar with Workbook**

THE PROBLEM:

Personal money management is the major concern for most people. Some have difficulty living paycheck-to-paycheck and others wonder how to get the most out of their investments. However, almost everyone has deep concerns about planning for retirement. Without proper planning, people will have to work longer and then still have a modest lifestyle in retirement. Without proper education, retirees are potential victims to financial frauds, scams and financial sales people who oftentimes sell products that are in their best interest, not the clients' best interest. The uncertainty caused by the lack of planning can be very stressful and affect a worker's productivity.

THE SOLUTION:

FAI's Financial Planning for Retirement program is for people age 50 and older, who are starting to think about the retirement transition. It details the specific thought process and provides the financial tools necessary to help plan for this critical life event. It also includes discussions about the softer issues of retirement, such as what to do with extra time and other psychological adjustments.

After completing this program participants will:

- Know how to find financial advisers; legal, tax, insurance, investment.
- Be able to use a budget to project cash-in and cash-out in retirement.
- Know how to prepare a balance sheet which will help make important investment restructuring decisions.
- Understand how inflation will affect them in retirement.
- Understand why financial decisions can save thousands of dollars in taxes.
- Know the difference between stocks, bonds, mutual funds, annuities, IRA's, income growth, tax benefit and speculative investments.
- Know what questions to ask financial sales people regarding fees.
- Realize how thousands of dollars can be saved with simple estate planning.
- Know how to transfer money from retirement plans to IRA's.

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