



Retirement Education Workbook (Part 2)

Estate Planning

1. What is Estate Planning?

- a. Settling your debts, and transferring your assets to your intended beneficiaries at your death.
- b. Goal: Clear efficient, and cost effective transfer (*avoid probate)
- c. It's a day

2. Six Components of a California Estate Plan:

a.

b.

c.

d.

e.

f.

3. Advanced Tax Planning with Charitable Trusts

Risk Management

1. **RISK:** The possibility of financial loss.

2. **RISK MANAGEMENT:** Potentially decrease the possibility or the magnitude of the loss.

3. **HOW?** - Three things to manage risk:

a.

b.

c.

4. **What are the major risks we insure against and how?**

a. **Hazards & Liabilities** -

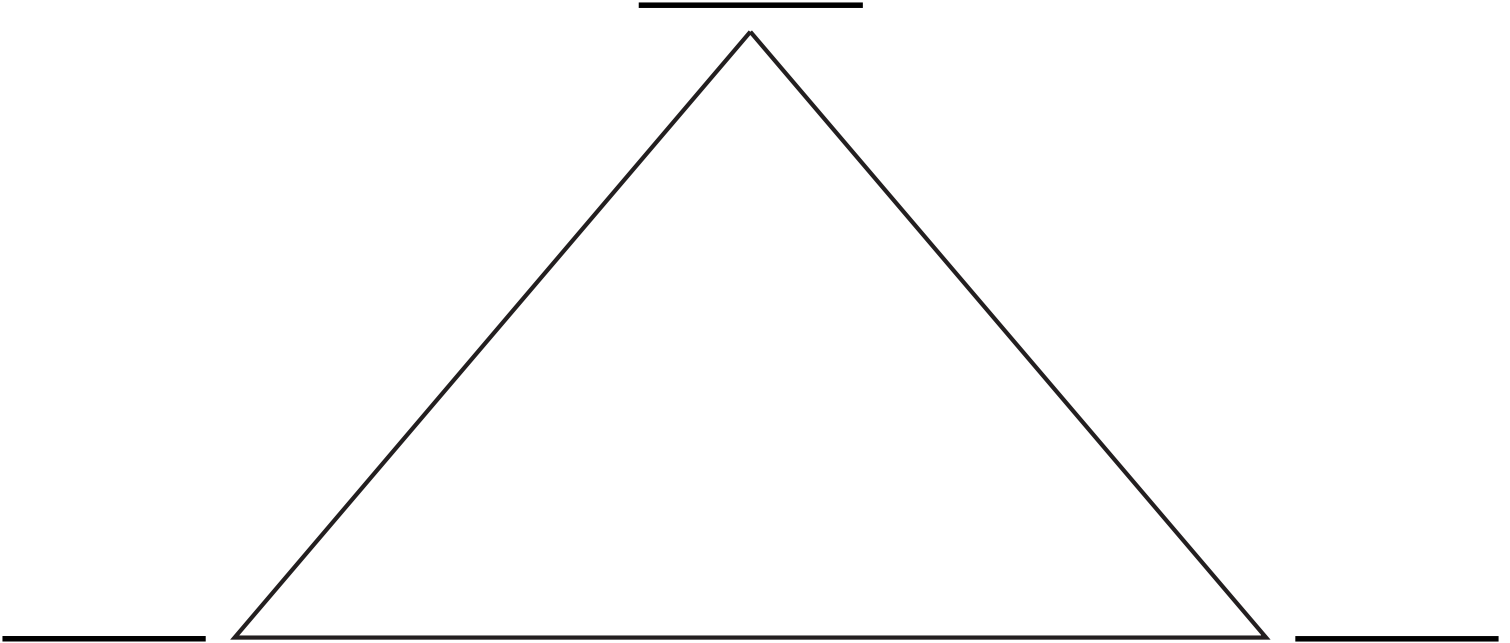
b. **Illness** -

c. **Disability** -

d. **Death** -

Investing

1. What is the perfect investment?



2. Investment Selection

a. Most important criteria for selecting investments?

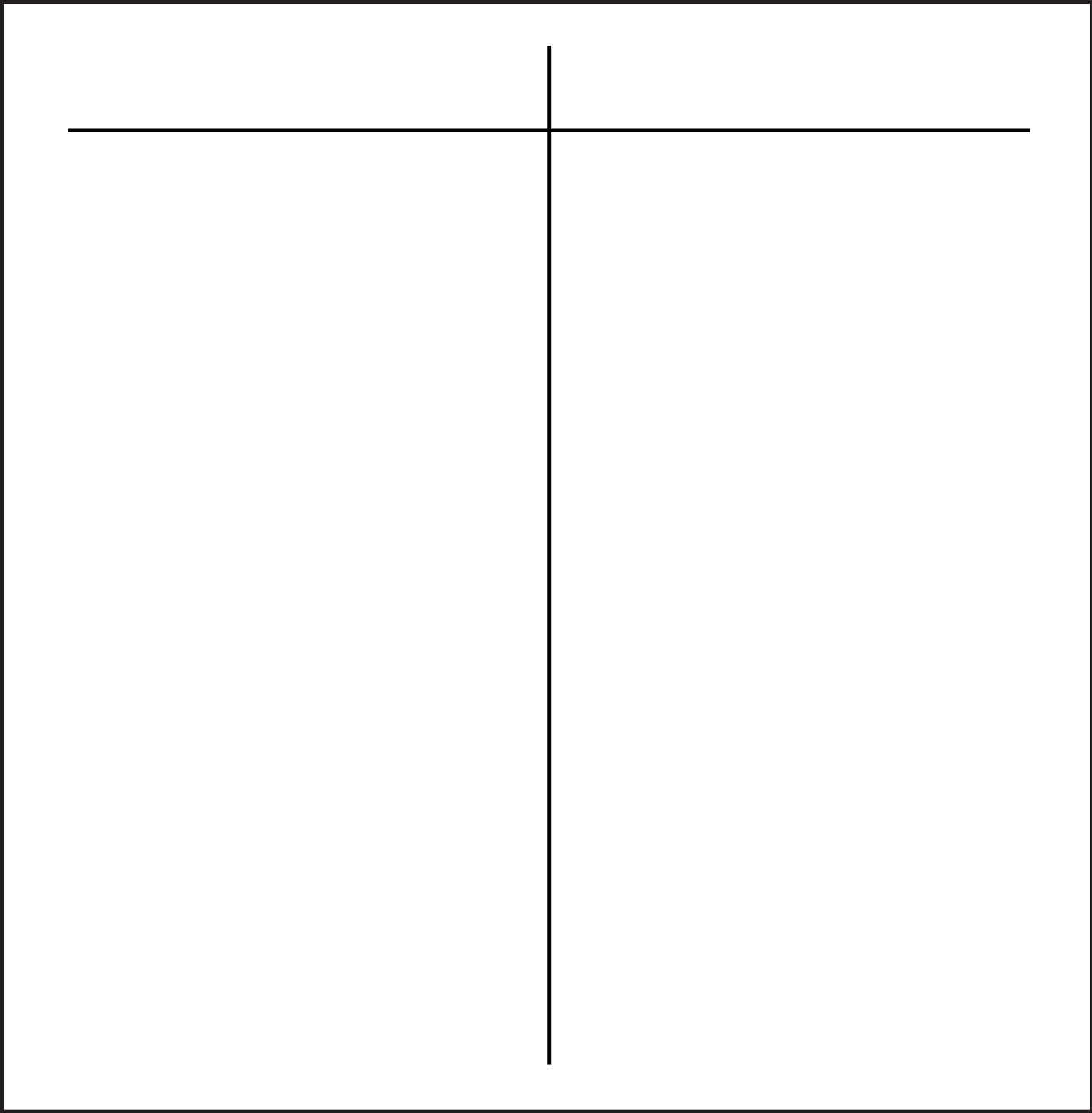


3. Investment Options Primarily Only Two Things:

1.

2.

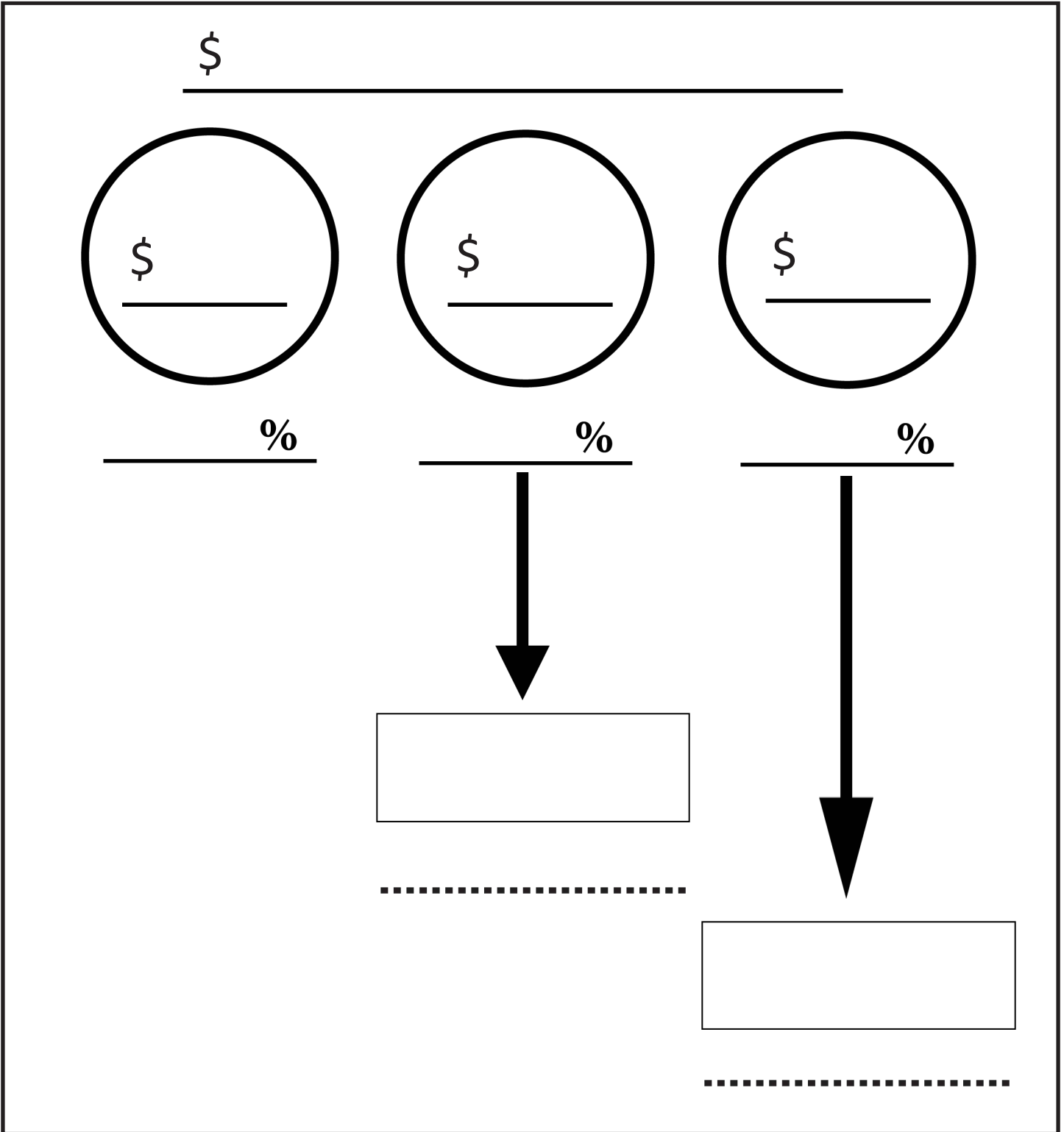
4. Understanding Capital Markets



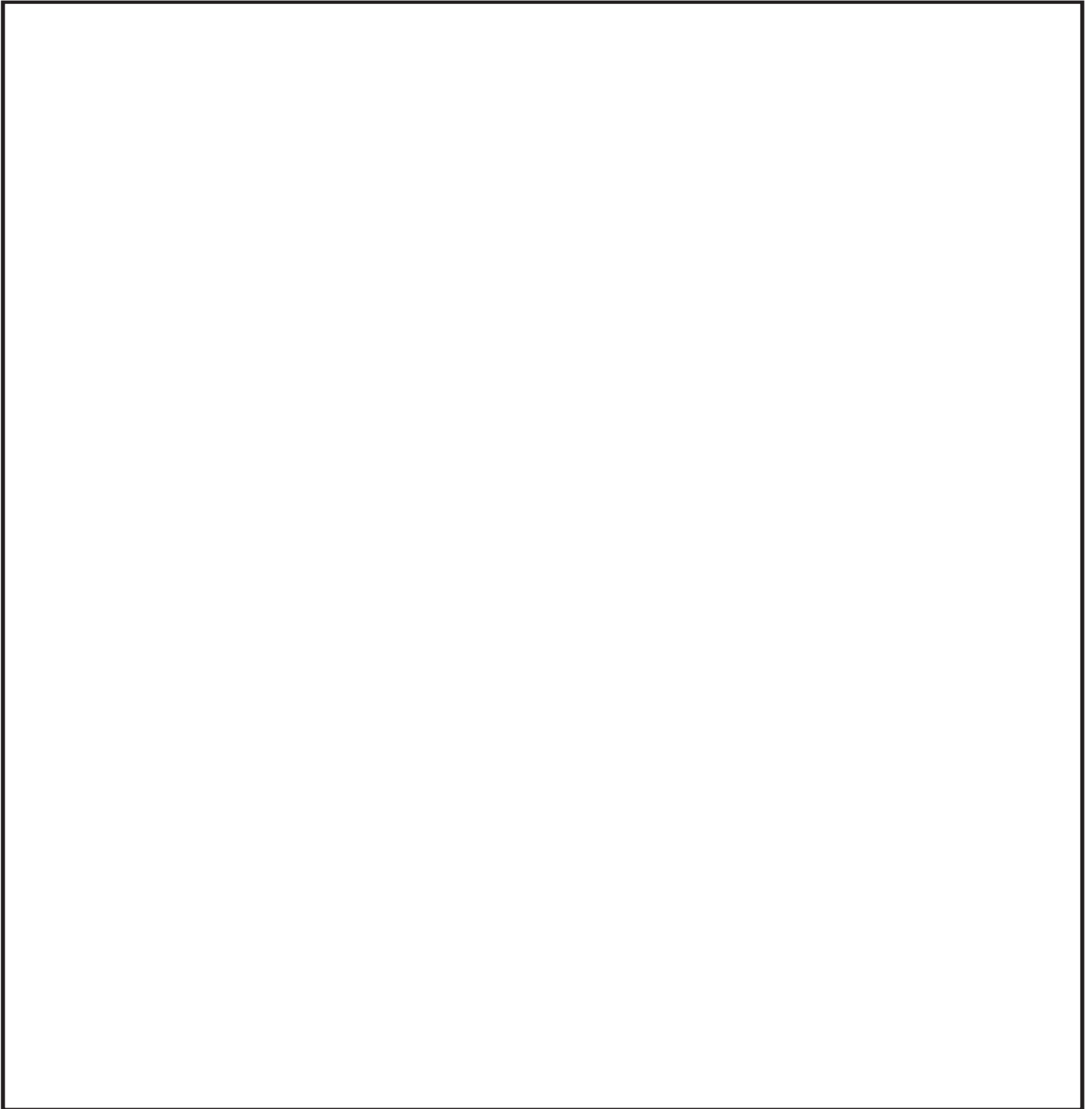
7. Income Management Strategies

- a. Buy ~~“Contractually Guaranteed Income”~~
- b. Time Segmentation of Asset Classes

8.



Additional Notes



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