

Modern Retirement Planning™

Course Appropriate for Ages 50-70

Offered at... **Central Park Community Education Center**

Location

Central Park Community Education Center

11200 Baseline Road
Big Horn Room
Rancho Cucamonga, CA
91701

Dates & Times

Tuesdays Sept. 29 & Oct. 06
6:00 pm to 9:00 pm

-or-

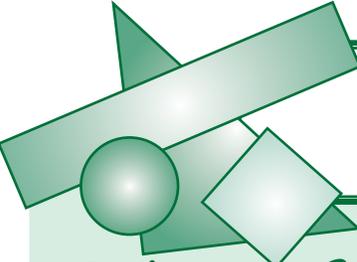
Thursdays Oct. 08 & Oct. 15
6:00 pm to 9:00 pm

-or-

Saturdays Oct. 17 & Oct. 24
9:00 am to 12:00 pm (noon)

Course topics include:

- Will you retire on time or early?
- Traditional and non-traditional Long-Term Care
- What does Medicare not cover?
- Traditional and non-traditional investments
- Considerations for developing a proper estate plan
- How to avoid irreversible distribution mistakes with your pension
- 401(k) choices



Modern Retirement Planning™

What is it?

Modern Retirement Planning™ (MRP) is a workshop study of the latest concepts and concerns for structuring a successful retirement plan. Goal setting techniques and creative strategies designed to maintain control and flexibility will be the common theme for the course.

MRP introduces a unique “alternative strategy” section. Non-market securities can reduce portfolio correlation when diversification doesn’t provide enough stability during volatile markets.

The course will address estate planning issues as well as alternative approaches to long-term care.

No specific products or services will be discussed at this class. MRP is designed only to provide important financial information.

Who Should Attend?

Modern Retirement Planning™ is both timeless and timely. Anyone interested in the following should attend this course:

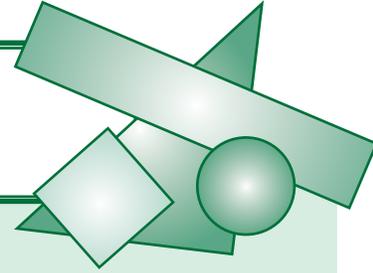
- Setting realistic goals
- Addressing inflation
- Avoiding common mistakes
- Assessing investments
- Managing risk
- Lowering taxes
- Efficient estate planning
- Grasping concepts and strategies

Course Goal:

To prepare you to more confidently exert control over your retirement planning process than before you took the course.

Education is knowledge and knowledge cultivates confidence.

What to Expect



Course Objective

Modern Retirement Planning™ is a course designed to help individuals comprehend the principles for successful retirement. You will learn how to set reasonable goals based on your personal means. A primary objective will be to become familiar with the concepts and terminology that are so frustrating to individuals approaching retirement age. The course is not biased toward any company or product, but rather focuses on the concepts needed to make informed decisions. With knowledge, you gain confidence. With confidence, you gain control. Take control of your retirement!

Course Materials

Tuition includes one 200+ page workbook written in an easy to understand format. The text will follow and clarify the concepts being discussed in class. It is yours to keep and will be a valuable reference tool for years to come.

Instruction

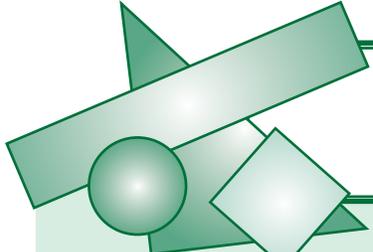
Modern Retirement Planning™ is both entertaining and informative. Qualified financial professionals who bring years of experience and real-life stories to the classroom teach the course. Interactive lecture encourages students to ask questions and benefit from group discussions.

Optional Consultation

The six-hour course will be taught in two three-hour sessions. If you have personal concerns or questions about your situation, you may arrange to meet privately with the instructor. This opportunity is offered at no additional charge. Guests of students may also schedule a consultation. This session is optional and is not required to complete the course.

Your Instructors

Your instructor is Philip A. Board, MSFS, CFS, CA Insurance License #OB77135 who provides Securities and Advisory Services through Centaurus Financial Inc., a Registered Investment Advisor, member FINRA and SIPC.



Course Synopsis

Setting Goals

Every successful retirement plan has a successful beginning...the game plan. The amount you need to plan for starts with determining what your lifestyle will be. Will you travel? Will you stay home with the grandchildren? Will you start a new career or serious hobby? It is hard to hit a target if you don't have one! Some will be debt free. What is the best way to manage out-of-control debt? We are living much longer and retiring much earlier than our parents and grandparents. Our money will need to last longer. How do we plan accordingly?

Considering the Costs

What was your income 20 years ago? What is it today? Inflation is a cost you must consider throughout your retirement years! Will your tax rate change? What lifestyle are you planning for? One must consider all costs when calculating how much money you will need for retirement. Are you prepared to retire? Studies show that most people think they will have enough money to retire on. The same research shows that very few have sat down to determine all the costs.

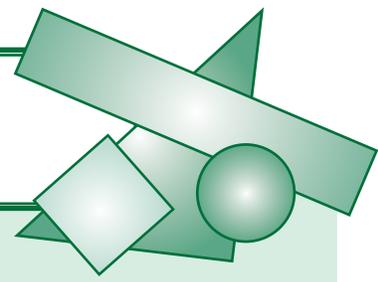
Nest Egg Sources

You should identify your resources as: (a) nest egg funds, (b) emergency funds, or (c) special goal funds. Identify each source as taxable, tax-deferred, or tax-free. Know the rules of each source. A 403(b) is not the same as a 457. The IRA is not the same as a Roth IRA. What is the difference between a defined benefit plan and a defined contribution plan? Should you convert your pre-tax IRA to a Roth IRA? What can you expect from Social Security? When is the best time to start taking Social Security payments? A comprehensive plan should consider all of these.

Estate Planning

Wills, trusts, inheritance taxes, gift taxes, income taxes, capital gains taxes, probate, conservatorship, powers of attorney...what about all this? Estate planning is concerned with the living estate as well as how to pass your estate to the heirs as tax efficiently as possible. Can you control the estate for your heirs after your death? There are many strategies for control and efficiency concerning the estate. Will your estate be private or public when you pass? Should you hold assets jointly or as tenants-in-common? What is community property? Which trusts do you need and which do you want to avoid? Every situation is different based on your needs.

Course Synopsis



Traditional Investments

The most critical decisions you make during retirement could be your choice of investments to fund your “nest egg”. While stocks and bonds are the building blocks of traditional investments, there are many ways to arrange them. Mutual funds, exchange traded funds (ETF), unit investment trusts (UIT), and variable annuities (VA) are just a few. Know the difference between a professionally managed account and a brokerage account. Learn the difference between fixed and variable growth. Which investments have the best opportunity to reduce taxation and still meet retirement goals?

Non-Traditional Investments

This section, will discuss “non-market correlated” investments. If used properly, non-traded, non-correlated investments may reduce your effective tax rate while providing additional diversification to your retirement portfolio. These investments are less liquid than traditional stocks and bonds, but can be a great alternative to market risk if used properly.

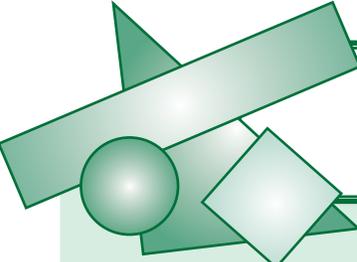
Protecting your Assets

The unexpected peril is the greatest enemy of a good retirement plan. How do you protect your most important assets during retirement? Too much protection is expensive, but not enough can be a disaster. How do you calculate the right amount? Alternative Long-Term Care programs can be less expensive and easier to control than traditional insurance programs. Do you still need life insurance or are you already self-insured? What does Medicare cover? How do you know if you are self-insured?

Strategies

When taking income at retirement, it is important to maintain control of your nest egg and stay flexible in a constantly changing environment. Learn alternative strategies designed to maintain control of your money and maximize your efforts. You will benefit from the unique cost-saving ideas discussed in this section.

Foresight Education, LLC, provides the Modern Retirement Planning curriculum on an “as is” basis to your instructor and makes no warranties or representations regarding the sufficiency of the curriculum for your individual legal, tax, or estate planning needs. Foresight Education, LLC, recommends consultation with your own legal or tax counsel regarding your specific needs. Your instructor is an independent investment advisor and is not an affiliate, employee, or consultant of Foresight Education, LLC, and therefore, Foresight Education, LLC, does not endorse, approve of, monitor, or take responsibility for your instructor’s statements or actions at any Modern Retirement Planning workshop.



Course Curriculum

Setting Goals

- Where to begin
- Recognizing retirement challenges
- Prepare for new opportunities
- Keep good records
- Manage credit and debit
- Strategies to reduce risk

Considering the Costs

- How long will you be retired?
- Longevity and Inflation
- Management Investment Concerns
- Will your nest egg last?
- Can you retire now?

Nest Egg Sources

- Social Security concerns
- Working while taking social security
- Roth and Traditional IRAs
- Roth conversions
- "Other" income sources
- Employer sponsored retirement plans
- Defined contribution vs. defined benefit plans

Estate Planning

- Document Checklist
- Trusts and wills
- Reduce Probate
- Joint ownership and community property
- Addressing mental incapacity
- Gift taxes
- Inheritance taxes

Traditional Investments

- Address risk tolerance
- Stocks and Bonds
- Mutual Funds
- Unit Investment Trusts
- Exchange Traded Funds
- Professionally Managed Accounts
- Fixed vs. Variable Annuities
- Asset allocation

Non-Traditional Investments

- Traded vs. Non-traded REITS
- Commodities
- Hedge funds
- Foreign exchange
- Non-traded alternative investments

Protecting Your Assets

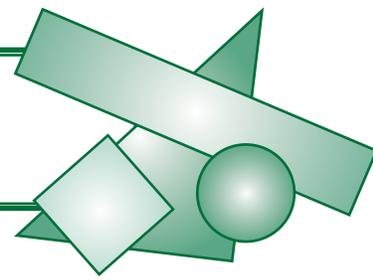
- Define your risk exposure
- Disability concerns
- Health insurance and Medicare
- Long-term care options
- Do you need life insurance?

Strategies

- Pension Maximization
- In-service distributions
- Net Unrealized Appreciation
- RMD & Roth conversions
- Retirement Portfolio Construction
- Unlocking hidden wealth

Register for this Course

Class sizes are limited so register today! Advance registration is required.



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Easy Ways To Register:

1. **ONLINE** Visit our website, click **Register**, then use the menu to select your workshop.

www.modernretirementplanning.com

2. **PHONE** Call Foresight Education today to register by phone or for any questions. Have your credit card information ready.

Call (888) 218-1188

3. **MAIL** Complete the registration form and mail with your tuition payment.

Please make check payable to:

Modern Retirement Planning

Mailing Address:

**Modern Retirement Planning
2570 Justin Road, Suite 220C
Highland Village, TX 75077**

We accept Visa, Master Card, American Express or Discover when registering online or by phone

Your instructor is: Philip A. Board, MFSF, CFS

Registration Form:

Central Park Community Education Center, Big Horn Room
Course: Modern Retirement Planning

I will attend: Tuesday Classes Sept. 29 & Oct. 06
 Thursday Classes: Oct. 08 & Oct. 15
 Saturday Classes: Oct. 17 & Oct. 24

Your Name : _____

Your Address: _____

City, State, Zip: _____

Daytime Phone: _____ Evening Phone: _____

Email Address: _____

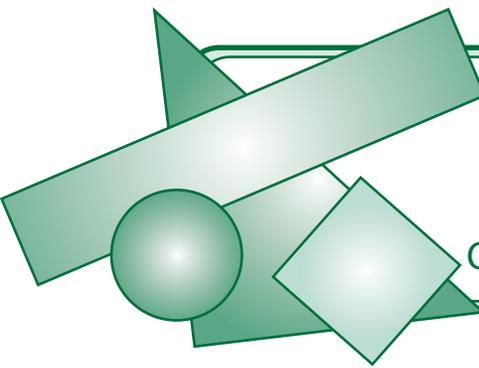
I am bringing my spouse or guest at no additional charge.

Name of spouse or guest: _____

Tuition: \$60 (advance registration is required)
Tuition includes one workbook

I am paying by: Check (make payable to Modern Retirement Planning™)

**When registering online or by phone we accept
Visa, Master Card, American Express, or Discover.**

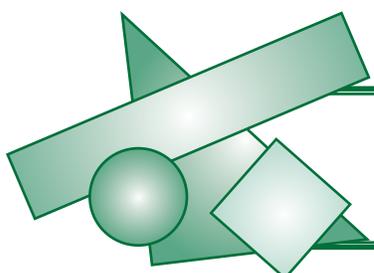


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Attend this course and learn to:

- Set lifestyle goals
- Create a comprehensive retirement plan
- Take control and stay flexible with your “nest egg”
- Potentially reduce your effective tax rate on investment income with non-traditional investments
- Evaluate long-term care alternatives
- Determine if you should convert your Roth IRA
- Reduce risk in your retirement portfolio without reducing your income
- Avoid taxes and delays with the proper estate plan