

DISCOUNTED
For early registration
See page 7



Objective and informative guidance delivered by an industry professional—no financial product or service sales pitch.

RETIREMENT PLANNING IN TODAY'S ECONOMY

An insight-filled course for individuals and/or couples between the ages of 50 and 75.

Now being offered locally at:

**Belmont University
Williamson County
Campus**

**Thursdays
October 27th & November
3rd**

6 - 9pm
OR

**Saturday
October 29th**
9:00am - 1:30pm

**Belmont University
Williamson County Campus
Room #101**
310 Billingsly Ct.
Suite 100
Franklin, TN 37067

Is this course right for me?

Are you nearing or already in retirement? Attend this course and acquire the tools to make sound financial decisions that can help guide you to and through retirement.

You'll learn how to:

- Define retirement and what's important to you
- Realistically estimate your income and expenses
- Create a steady and reliable income stream for retirement
- Understand your distribution options
- Avoid 4 potentially costly Social Security mistakes
- Determine whether or not to convert your IRA to a Roth IRA
- Reduce expenses and preserve the value of your estate
- And much more ... **see inside**

Your spouse or guest may attend at no additional cost with your paid registration. Register now on page 7.



RETIREMENT
ELEVATION
Plan Well, Retire Right

see pg. 7

**Register
NOW**

COURSE AGENDA

Your step-by-step retirement planning roadmap



✓ Section 1—Life Planning: Define your ideal retirement

You've finally reached that fork in the road when retirement is a reality or will be one soon. Dream a little...will you travel? Pursue a hobby? Volunteer? You have a lot of highway ahead of you—and it's filled with opportunities. In this session, you'll create a roadmap to guide you through the exciting and important life planning phase of retirement.

- A new and refreshing definition of retirement (It involves a lot more than money)
- How to retire by design—with goals—not by default
- An innovative process for planning the rest of your life
- The biggest misconceptions about retirement
- Identify what “retiring well” means to you

✓ Section 2—Income Planning: Determine how much money you will need

How much will you need to retire? It's a hard question to answer because there are so many variables—inflation, stock market performance, unexpected expenses. However, coming up with a good estimate of your “number” may help reduce some of the uncertainty. In this session, you'll calculate your retirement income needs, identify where that income will come from and any income gaps that may exist, as well as strategies that may help you fill those gaps.

- 3 simple steps to building your income plan
- Estimating your expenses: What's essential? What's not?
- Why you can't ignore inflation and its very real impact on your income
- Avoiding common—and potentially costly—Social Security mistakes
- Important choices you need to consider to make about your 401k and/or employer-sponsored plan
- The when and how of taking your Social Security retirement benefits
- Determining which pension election options make sense for your situation
- The good, bad and ugly of annuities when planning for retirement income

✓ Section 3—Investment Planning: Invest for your future

How well you invest your retirement savings may impact how well you live in your later years. Mutual funds, annuities, ETFs, traditional and ROTH IRAs—we'll identify the pros and cons of each and what you should consider before investing. Here's your opportunity to learn how to put together a strategy based on your unique situation and goals.

- Dealing with market volatility: Think rationally, not emotionally
- Understand the different types of risk and how many of them can be managed
- Where many retirement investment plans go wrong
- Questions to ask before buying any life insurance
- Risk tolerance: How it's related to retirement income and how to tailor your investment strategy to your risk tolerance level
- Pros and cons of statistical analysis: What role does it play in your retirement portfolio and asset allocations?

**Seating is limited.
Register today—see page 7
to get started.**

This important course is coming soon. Don't miss out. Clear your calendar and enroll now: Call (615) 538-5227.



Section 4—Tax Planning: Minimize taxes on your retirement income

Taxes can easily be one of your biggest expenses in retirement. The good news is there are a number of financial vehicles that can limit your tax burden. In this session, you'll examine the tax pluses and minuses of IRAs, Roth IRAs, 401ks, pension plans and Social Security. Then, you'll figure out how to find the right balance of investments for you to minimize taxes on your income and avoid tax penalties.

- The Four Buckets approach to tax planning
- Should you convert to a Roth IRA? Find out here
- Breaking down common investments and how they are taxed differently
- Tax-friendly ways to withdraw your retirement income
- How taxes affect retirement income, Social Security and your surviving spouse
- What estate taxes could look like for you and how they may impact your family's inheritance



Section 5—Healthcare Planning: Prepare for the unexpected

Studies suggest the average 65-year-old couple will spend about \$200,000 on medical expenses during retirement. And one out of two retirees will likely spend some time in a nursing home. How can you protect yourself from the potential impact of inadequate health coverage? In this session, you'll get the important information you need about health insurance in retirement, Medicare and long-term care (LTC) insurance, to make informed decisions.

- 5 key questions to ask when assessing your health care needs
- The real cost of Medicare
- LTC: Is it worth the cost? Or are there other alternatives?
- 3 things you should know before buying a LTC policy



Section 6—Leaving a Legacy: Protect your estate and provide for your heirs

No matter what your net worth, it's important to have an estate and disability asset protection plan in place to help ensure your family and financial goals are met. Is having a will enough? Do you need a trust? Doesn't joint tenancy with a spouse cover you? What about putting your assets in your child's name? You'll find the answers to these important questions as well as learn the latest facts on the probate process, estate planning taxes, how to transfer assets, and much more.

- 7 important elements of a solid estate and disability asset protection plan
- A compelling reason to review your beneficiary designations—today
- What could happen should you simply leave everything to your spouse
- Trusts are just for the wealthy: True or false?

Learn how you “could” minimize...

✓ **Taxes**

✓ **Long-term care costs**

✓ **Retirement Planning mistakes**

✓ **Procrastination**

✓ **Inflation**

In this course, you'll get facts, figures, support and guidance you need. Register today.

No matter where you are in your retirement planning, there's still time to make a difference.

Planning for retirement is one of the most important—and challenging—financial processes you may ever go through. And managing your nest egg after you're retired? That requires a completely different set of skills.

To make informed choices about your future, you need an understanding of retirement planning. You need the ability to overcome “information overload” in your decision-making. You also need insights into today's retirement strategies.

That's why we developed this course—to address your biggest concerns and give you the strategies, tools, skills and knowledge to confidently prepare for retirement. In these thought-provoking sessions, we'll sift through mounds of information, identify what applies to you and how it affects your planning and distill it into actionable items you can easily implement. As part of the course registration, one of our retirement planning industry professionals will be glad to sit down with you.

To enroll: Call (615) 538-5227.

10 Key Ways You'll Benefit from This Course

Attend and you'll

1. Feel confident about how much money you can afford to take out each month and from which investments.
2. Feel in control of your future with your new understanding of risk and concrete steps you can take now to minimize it.
3. Help define **your** retirement dreams—armed with a strategy that aligns your finances with your goals.
4. Increase your understanding of taxes with the latest information on how to minimize them.
5. Confidently withdraw Social Security knowing you've made an appropriate decision for both you and your spouse.
6. Have a clear picture of what you'll actually do in retirement.
7. Look forward to the future knowing you have a solid plan for living the life you want.
8. Hear about strategies that help you prepare for and fund potential long-term care expenses.
9. Make better, more informed decisions about your financial future.
10. Increase your financial knowledge to help you avoid common missteps and increase your confidence in planning for your retirement.



You have questions. We have the answers!

The road to retirement can be bumpy. Along the way you'll have questions—lots of them. This course provides answers to many of the questions pre-retirees and retirees often struggle with ...

"How can I possibly predict how much money I'll need in retirement when there are so many uncertainties? Having to buy a car or do a major home repair...will we have money for that?"

"Social Security will be a significant portion of my income. How can we optimize it?"

"I've been through one stock market crash. How can I protect myself from future market volatility?"

"We've always had two regular paychecks. I wish I felt better about my investments providing the steady income we'll need. How can I gain that confidence?"

"I worry about my husband's worsening health. It's not just the unexpected health care costs that could arise during retirement, but also the lost income if he has to retire early."

Does any of this sound familiar to you? Then don't miss this course. With your instructor as your guide, you'll learn how to address these and other tough challenges. Through this course, we will hopefully increase your retirement "IQ" and the likelihood that you'll retire well.

Register now. Space is limited. See page 7.

5

More Good Reasons Why You'll Want to Attend:

You won't want to miss this class

- 1. We won't overwhelm you with needless information.** We'll get to the nitty-gritty of retirement planning—the essentials that help you create a lifetime strategy that leads to a more structured financial future. You won't be overwhelmed with information ... instead you'll leave with clarity and insight.
- 2. We speak plain English—not financial jargon.** During this course, we'll cover the basics of retirement planning in simple language you don't have to be a financial genius to understand. And will provide a whole new level of understanding no matter where you are in your retirement journey.
- 3. You'll receive current information.** A new change in a tax law or wrinkle in Social Security has the potential to set you off course. Don't worry. We'll do your homework for you and bring you the latest, most reliable facts ... continually updated to meet the needs of today's changing world of retirement.
- 4. There is No Obligation.** This is an insight-filled course which will provide you with financial principles and guidance you can apply to your own life and future.
- 5. Our approach is personalized.** Your goals are your goals. To help achieve them, the course will provide you with a step-by-step method that will allow you to build a strategy tailored to your specific needs.

Your registration includes:

- **The Retirement Planning in Today's Economy workbook**
Use this comprehensive, 164 page resource to follow along during the course. After you return home, it will serve as a trusted reference during the process of creating your own strategies for retirement. (Additional workbooks are available for purchase—see the registration form.)
- **An invitation to arrange a consultation with a retirement planning industry professional**
When the course is over...we aren't done. You may choose to meet privately with your Instructors, who can provide additional insight into how to properly implement your strategy based on your specific situation. No obligation, and never any pressure.

YOUR INSTRUCTORS:

Pete Benson and Jon Maxson are authors, co-owners of Beacon Capital Management, and weekly hosts of Strategic Wealth Solutions radio show.

Register today. Space is limited!

Register EARLY for discounted price!

LOCATION, DATES AND TIMES

**The fee is just \$39 and
covers all course materials.**

**You must register for this
course to ensure your space.**

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Suite 100
Franklin, TN 37067

Registration is Easy!

1. Complete this form and mail it along with your check made payable to: Beacon Capital Management
Mailing Address:
Retirement Elevated
Pete Benson & Jon Maxson, Instructors
751 Cool Springs Blvd.
Suite 106
Franklin, TN 37067
2. Or call us at (615) 538-5227 to register over the phone or to ask any questions.

Your Name: _____

Spouse/Guest Name: _____

Your Address: _____

City, State, Zip: _____

Daytime Phone: () -
(Including area code)

Evening Phone: () -
(Including area code)

Email Address: _____

- I will attend:
- ☐ Thursdays (October 27th & November 3rd)
Belmont University Williamson County Campus
Room #101
- ☐ Saturday (October 29th)
Belmont University Williamson County Campus
Room #101

Materials Fee: \$39 (additional workbook \$24)

- ☐ **Early Bird Special: \$29** Sign up 10 days prior to first class.
- ☐ I would like an additional workbook at \$24.



Plan Well, Retire Well, Live Well

www.retirementelevated.com/bcm



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Course Registration
Pete Benson & Jon Maxson,
Instructors
751 Cool Springs Blvd.
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Franklin, TN 37067

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See page 7

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Coming to a location Near You!

RETIREMENT PLANNING IN TODAY'S ECONOMY

Do you wish there was a resource you could trust to help you assess and put your retirement planning on the right track? Then this powerful and insight-filled course may be just what you're looking for.

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Register now and learn how to:

- Steer clear of barriers—stock market volatility, procrastination, faulty information
- Get the latest facts and figures based on the latest tax laws
- Assess your insurance options—life, medical, long-term care
- Manage portfolio risk while potentially enhancing returns
- Turn “early retirement” into a reality
- Provide for your family, loved ones and heirs
- And much more ... see inside for details.

www.retirementelevated.com/bcm