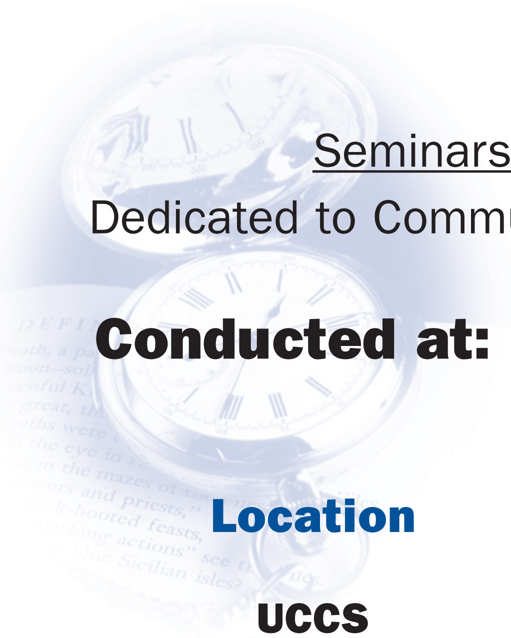
PASSPORT TO RETIREMENT®

YOUR "HOW TO" GUIDE FOR FINANCIAL SUCCESS

Workshop-style class on financial management

ENROLL TODAY!



Sponsored by:

Seminars for Adult Education

Dedicated to Community Adult Financial Education

Conducted at: University of Colorado Colorado Springs

Location

UCCS
University Center Room 303
1420 Austin Bluffs Pkwy.
Colorado Springs, CO 80918

Dates & Times

Thursdays
October 8 & 15
6:00 pm - 9:00 pm

or

Saturdays
October 10 & 17
9:00 am - 12:00 pm

Find answers to these important questions:

- *Can I retire early?*
- *How much money will I need to retire?*
- *Could my investments be earning more?*
- *Are there better ways to manage my taxes?*
- *What are my retirement plan distribution options?*
- *How will I provide for my heirs?*
- *Which investments will work best for me?*

Go to page 7 for easy registration

Insights and Tools That Make a Difference

Facts & Figures

For Americans aged 65 and older with more than $50,000 in annual income, nearly 73 percent of total retirement income comes from personal savings and investments, pensions, and continued earnings.

Source: Income of the Population 55 or Older 2006, Social Security Administration, 2009

Passport to Retirement

This recently updated course has been developed to help you learn more about planning for a comfortable retirement. It is designed to give you the tools necessary to make more informed decisions regarding your financial future.

The course includes the information you need to assess the costs associated with retirement, determine your sources of retirement income, improve your investment potential, reduce your financial risk, and help preserve your estate for your heirs. You'll also find out how to fight the effects of inflation, avoid unnecessary taxes, and protect yourself from the potentially devastating costs associated with long-term-care expenses.

You'll learn how to integrate important concepts to help you prepare for retirement. The decisions you make in these key areas will ultimately determine your financial success. Through examples, exercises, and case studies, you'll discover how to take control of your finances and position yourself for a *brighter financial future*.

An Educational Learning Experience

The course curriculum illustrates how time-tested financial principles can be applied to a variety of financial situations. In addition to receiving the latest facts and figures on retirement planning, you'll also benefit from visual aids and handouts that are clear, concise, and easy to understand. Your homework will reinforce class work and build a foundation for your personal financial program. The instruction is designed to show you a number of financial concepts that will expand your knowledge base.

Course Materials

You'll receive a 140-page workbook that contains current information about financial concepts and tools. The workbook is designed to follow the presentation and serve as a reference tool in the years to come. It includes valuable exercises, worksheets, and key descriptions that will reinforce concepts learned during class.

One-on-One Consultation

As a course participant, you will be given an opportunity to sign up for a one-on-one meeting in a private setting to review your needs and concerns. At that time, you'll have a chance to ask your instructor specific questions about your situation, your investments, and your goals.

Course Curriculum

Define and Create Your Retirement

- How do you picture retirement?
- How will you spend your time?
- Cost-of-living comparison
- Will you be prepared?
- Overcoming the roadblocks
- Passport to retirement success

Assess the Costs

- Estimating the costs
- How much money will you need?
- Impact of inflation
- How much should you save?
- Could you afford to retire?

Evaluate Sources of Income

- Employer-sponsored retirement plans
- Roth and traditional IRAs
- Fixed and variable annuities
- Social Security benefits
- Assessing your position

Invest for the Future

- What's your investment strategy?
- What's your risk tolerance?
- Types of investment vehicles
- Asset allocation steps
- Professional investment insights

Protect Your Health and Wealth

- Assessing your insurance needs
- Coping with a disability
- Protecting your earning power
- Life insurance protection
- Income replacement calculator
- Your risk management picture

Receive Funds from Retirement Plans

- Understanding your options
- Which distribution method?
- Taking payment as an annuity
- Making systematic withdrawals
- Taking payment as a lump sum
- Minimum distribution requirements
- Capital gains tax rates
- IRA rollover of lump sum
- Distribution considerations

Manage Your Estate Distribution

- Benefits of estate conservation
- Estate planning challenges
- Probate and taxes
- Basic estate tools
- Estimating your estate tax
- Annual gift tax exclusion
- Estate distribution techniques
- Wills and will considerations
- Living trusts
- Taking your estate tax credit
- Advanced trust strategies
- Charitable giving
- Providing for your heirs
- Putting it all together

Facts & Figures

About 45% of those age 65 and older would be living below the poverty line without social security.

Source: AARP, 2008

Why You Should Attend This Course

Facts & Figures

Fourteen percent of retirees said their post-retirement spending was more than their pre-retirement spending.

Seventy-two percent of pre-retirees plan to do some type of work during retirement.

Source: 2009 Retirement Confidence Survey, Employee Benefit Research Institute.

Financial Education for Adults

We spend most of our adult lives making financial decisions, yet most people receive virtually no formal financial education from elementary school through college.

Many people get an education to learn a career — and in turn to make money. This course will teach you what to *do* with that money.

Why Should You Attend?

1. Steer Clear of Roadblocks

You'll learn about common roadblocks to retirement planning and success and how to avoid them — such as taxes, inflation, lack of knowledge, inadequate planning, and failure to take action.

2. Acquire Sound Information

Sound information about proven financial strategies will give you the background and perspective you need to make good retirement decisions. You'll be more confident and decisive about what you want and the options you have.

3. Focus Your Goals

This course is designed to lead you step-by-step through the retirement planning process. You'll learn how to formulate realistic goals based on your individual retirement needs, risk tolerance, and length of time to retirement.

4. Take Action

Procrastination is the single biggest reason people fall short of achieving retirement goals. After completing this course, you'll be ready to start taking steps immediately to improve your overall retirement picture.

This Course Is for You If You...

- ***Want to fight the effects of inflation, taxes, and procrastination***

  Learn how inflation and taxes can be roadblocks to planning a comfortable retirement, and learn strategies to help you overcome these obstacles.

- ***Want to prepare for a comfortable retirement***

  Discover steps to help increase your income from retirement plans, savings, and investments.

- ***Wonder how much your retirement will cost***

  Estimate the cost of retirement and adopt a long-term retirement savings strategy.

- ***Would like to supplement your employer-sponsored retirement plan***

  Become acquainted with personal retirement savings vehicles, such as Roth and traditional IRAs, as well as fixed and variable annuities.

- ***Want to learn your retirement plan distribution options***

  We'll discuss the various distribution options and how they affect your tax situation and your control over your retirement funds.

- ***Are unsure how a potential disability could impact your retirement plan***

  Understand the financial implications of a disability and what steps you can take to protect your family's income.

- ***Need to manage your investment risk***

  Learn how strategies such as asset allocation and diversification can help you manage risk in your portfolio.

- ***Don't know how you would pay for your long-term-care costs if you should ever need care***

  Find out the risks involved in self-insuring and how you can purchase insurance to help protect your family from the potentially high costs of long-term care.

- ***Want to learn how to lower estate taxes and probate***

  Learn how trusts and charitable giving can help reduce estate taxes and probate fees.

- ***Want to provide for your family and heirs***

  Become familiar with distribution strategies that will help preserve the value of your estate.

Facts & Figures

Only 13% of pre-retirees surveyed felt "very confident" that they'll have enough money to live comfortably during retirement.

Source: 2009 Retirement Confidence Survey, Employee Benefit Research Institute.

What's Included with Your Tuition

Facts & Figures

A 50-year-old has a 36 percent chance of long-term disability before age 65.

Forty-three percent of 65-year-olds will need long-term care sometime during their lifetimes.

Source: *2009 Field Guide*, National Underwriter Company

Educational Content

This informative course is designed for educational purposes only. You'll receive dynamic instruction about concepts and strategies — not specific financial products and services. Your instructor will use straightforward language and full-color graphics to illustrate important financial information you need to know.

You'll receive the latest facts and figures as well as practical strategies to help prepare for retirement. The presentation tools and handout materials are informative and visually appealing. By the end of the course, you'll understand what your key areas of concern are and have a better idea of what you need to do to improve your financial outlook.

One-on-One Meeting

Everyone who attends the course will be given the opportunity to meet with the instructor for a personal appointment. This will be your chance to ask specific questions about your personal situation and explore strategies that you can implement now to help improve your financial outlook.

Passport to Retirement Workbook

The comprehensive financial workbook is both your guide to the course and a valuable reference tool for the future. Take-home exercises give you the opportunity to plug in your specific numbers and review how different investment and savings vehicles could impact your retirement.

Benefits of Enrolling

Many people know that they need to improve their money management skills and start saving for retirement. But all too often, they fail to take the appropriate steps necessary to achieve their goals. By going through this course, you can acquire the knowledge and develop the skills you need to make better financial decisions.

This course will show you how to:

- *Define and create your retirement*
- *Assess the costs*
- *Evaluate sources of income*
- *Invest for the future*
- *Protect your health and wealth*
- *Receive funds from retirement plans*
- *Manage your estate distribution*

Registration Information

Location

UCCS

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About Your Instructor

Your instructor, Jeffrey Marks has been described as having the ability to bring clarity to confusing and complex financial issues to both sophisticated and less sophisticated investors, in ways that achieve full understanding. As President of Prime Financial Strategies, Inc., an independent financial advisory firm and Registered Investment Advisor, Mr. Marks has served in the financial industries for over 30 years and taught workshops to a wide range of audiences from coast to coast. He shares with you his expertise in financial, retirement and estate planning, as well as retirement income strategies, in this in-depth and interactive workshop.

Securities and Advisory services offered through National Planning Corporation (NPC), member FINRA/SIPC, a Registered Investment Advisor. PFS and NPC are separate and unrelated companies.

Tuition

Advance registration and pre-payment are required. You may pay with a check or credit card. Credit cards accepted: VISA, MasterCard, Discover and Debit Cards. Make check payable to Seminars for Adult Education. Tuition is $59, which includes only one workbook. You may bring your spouse or a guest at no additional cost. Additional workbooks may be purchased for $23 at the time of registration.

Registration Form

I will attend **Passport to Retirement®**:

❑ Class #101 Thursdays, October 8th & 15th ❑ Class #202 Saturdays, October 10th & 17th

❑ Please remove me from your mailing list. (Please fill out the information below.)

Name ____________________

Address ____________________

City ____________________ State __________ Zip ____________________

Daytime Phone ____________________ Home Phone ____________________

❑ I am enrolling my spouse or a guest at no extra charge (shared workbook)

❑ I want to purchase an additional workbook for $23

Method of Payment

❑ Check enclosed payable to **Seminars for Adult Education**

❑ VISA ❑ MasterCard ❑ Discover ❑ Check if this is a Debit Card

Cardholder ____________________

Card No. ____________________ Exp. Date ____________________

By Phone

For immediate registration, call **(719) 260-1747.**

By Mail

Fill out and mail the registration form with your check or credit card information to:
Seminars for Adult Education
3253 W. Carefree Circle
Colorado Springs, CO 80917

By Fax

Fill out and fax the registration form with your credit card information to **(719) 260–6436.**

By Email

jean.marks@natplan.com
or online:
www.primefinancial.org
Click on: Online Class Registration

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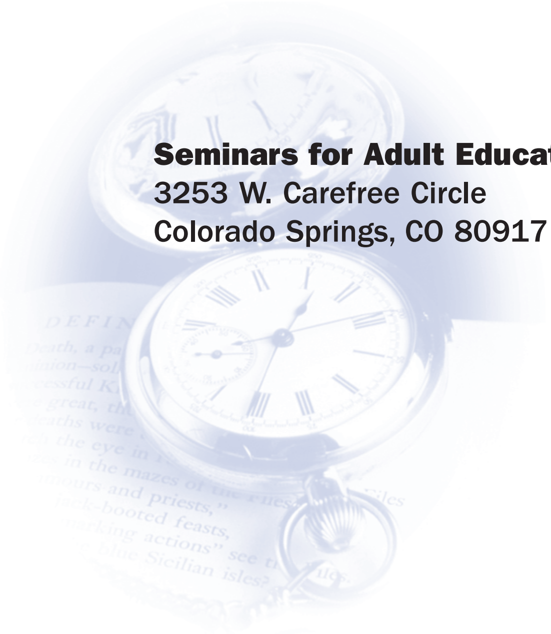

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This course will help you:

- Assess the costs of retirement
- Set realistic retirement goals
- Identify sources of income
- Invest now for the future
- Manage your taxes
- Protect your wealth and assets
- Take a retirement plan distribution
- Provide for your family and heirs