Retirement Planning Course

A Classroom Course Teaching the Principles of Conservative Investing

Location

Elms College
Berchams Hall, Room 206
291 Springfield Street
Chicopee, MA 01013

Course Schedule

Tuesdays
June 12, 19, and 26
6:00 pm - 8:30 pm

OR

Wednesdays
June 13, 20, and 27
6:00 pm - 8:30 pm

For more information or to register, call Jane McCarry at 413-265-2490

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Elms College
291 Springfield Street
Chicopee, MA 01013

Tuition

Tuition is $49. Spouses may attend for no cost. An additional workbook for your spouse may be purchased for $19.

Registration

To register, please complete the Registration Form below and mail with your tuition check to:

Elms College
291 Springfield Street
Chicopee, MA 01013

Make checks payable to:
Elms College

Registration Form

Name: ____________________

Address: ____________________

City: ____________ State: ____ Zip: ______

Phone: ____________ E-mail Address: ____________

Course Selection: ☐ Tuesdays (June 12, 19, and 26) Course #LLL020
☐ Wednesdays (June 13, 20, and 27) Course #LLL020

Tuition is $49
☐ I am bringing my spouse at no extra cost
☐ I am bringing my spouse and need an additional workbook for $19

Total tuition included in this registration is (circle one): $49 $68

Make checks payable to: Elms College

Retirement Planning Course

A Classroom Course Teaching the Principles of Conservative Investing

An investing model developed for people ages 50 and up who would like an alternative to the typical Wall Street Myths to financial planning. The hidden risks that Wall Street has in your portfolio are you aware of them and can you identify them?

During this course, you will learn what pitfalls to avoid and why. You will hear about financial tools and investments that you may already have or would like to have as part of your retirement plan. Upon completion of this course you will have the confidence you need to put your retirement plan into action.

If you are looking for answers to what happened to our financial markets, how they could have been avoided and what you could have done to limit the exposure you had to it, this course is for you. If you are concerned about your IRA, 401(k), 403(b) or other retirement accounts or maybe just want to be more confident in your current plan you should enroll, it will be time well spent.

Course Outline

Section 1: The Need for a New Model

The years of Pensions and Social Security are gone! Today, retiring seniors are forced to adapt to new rules which, in many cases, they have never played by in the past. Section 1 will cover ways to address these new rules and adjust to shifting paradigms and perspectives.

Section 2: The ABC Model of Investing

In Section 2, we will discuss the Color of Money... What is Yellow Money, Red Money, and Green Money, and what assets comprise them. You will learn how to allocate the proper assets to each category. We will discuss how the ABC Model can help you in Bull Markets and save you in Bear Markets.

Section 3: Retirement Planning Issues

This section will address your number one need in retirement…INCOME. You will learn how to plan to have enough and stay ahead of the inflation curve. For most Americans, their largest asset going into retirement is their 401(k), 403(b) or their IRA. In this section, we will go into great depth on how to preserve those accounts from the devastation of Taxes and Required Minimum Distribution (RMD).

Section 4: Making Your Own ABC Plan

In our final section you will learn how to create your own ABC Plan. We will discuss the planning process in great length, including the Seven Steps to Building Your ABC Plan. We will also discuss how to use the tools for planning that are in your workbook to make sure your plan is designed to suit your true needs.