



SYLLABUS

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# RETIREMENT MASTERCLASS

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REDUCE TAXES   INVEST SMARTER   OPTIMIZE INCOME

RETIRE READY ACADEMY



## OVERVIEW

The Retirement Masterclass 2 DAY workshop highlights the importance of building a comprehensive retirement plan which consists of an Income Plan, Tax Plan, and Investment Plan. This workshop provides a simple process for pre-retirees on how to create a retirement plan in the 21st Century. The Masterclass includes a workbook, course materials, and the RETIRE READY book.

## MASTERCLASS DESCRIPTION

This 4 hour workshop (broken up into 2 nights) provides retirement information for those 50 and up. The topics and subjects vary from order of withdrawal planning, strategies to maximize Social Security benefits, how to start managing taxes in retirement now and create tax free income, impact of bear markets and the importance of bucketing your retirement savings. Attendees will increase their awareness of investing without a crystal ball, as well as why baby boomers could face a higher tax bracket in the future . It is not designed to give specific solutions to individual needs.

**This is not a financial seminar or annuity dinner seminar;** this is a retirement workshop of study where you will leave with the knowledge and confidence to make better retirement decisions in all areas of your retirement.

## WORKSHOP OUTLINE

By the end of the Masterclass, you should be able to:

- Understand the importance of comprehensive retirement planning
- Strategically claim your Social Security benefits in a tax friendly manner
- Develop a tax efficient income withdrawal plan for your retirement
- Know the difference between fiduciary and non-fiduciary
- Develop your own bucket strategy with your investments
- Know what mistakes to avoid when working with an advisor
- Determine if ROTH Conversions fit inside of your plan
- How to factor in market volatility and stress test your retirement plan
- Order of Withdrawal strategies to consider if you want to potentially increase your monthly net income in retirement
- How to build a retirement portfolio that focuses on cash flow



## **INCOME PLANNING**

- Create an efficient income distribution plan by properly filing for social security in a manner than optimizes your benefits around the provisional income formula and tax status of your assets
- Learn the impact of filing early, on time, or late
- This section shows you how to maximize cash flow in your retirement
- Qualifying for Social Security, benefit for spouses, working and claiming benefits, surviving spouse considerations, and potential changes to the program
- Traditional Withdrawal Strategies vs. Tax Efficient Withdrawal Strategies
- Details matter and managing them correctly means more income for you in retirement
- How to properly structure your Withdrawal Plan and run multiple scenarios

## **TAX PLANNING**

- No one likes to pay taxes but ignoring this planning issue can be the single greatest risk inside of a retirement plan
- Why you could possibly face a higher tax bracket in retirement v Learn about the 3 dates that have shaped baby boomers and their retirement planning
- How the TCJA has created the single greatest opportunity in most pre-retirees lives to start reducing or possibly eliminate your retirement tax bill.
- A tax deferred saver has a giant target on their back, and why Uncle Sam might be looking at you first to solve the challenges he faces
- Learn why retirees lose more to taxes on their Social Security benefits than by claiming a less than maximum strategy
- How to implement a ROTH conversion strategy
- The lack of tax planning will ultimately be the difference between the taxes you paid and the taxes you could have plan

## **INVESTMENT PLANNING**

- Learn how to invest without using a crystal ball
- Challenges and investment risks that come with each type of investment strategy
- The importance of cash flow from your investments and dividend strategies
- Why "Naked Investing" can cause a lot of sleepless nights
- How to build a retirement portfolio near or in retirement
- The money cycle mistake that can make or break the longevity of your investments
- Learn how to bucket your money using a time horizon and needs assessment
- Different types of investment strategies that are being used right now
- Why most annuities sold today are weapons of mass destruction to your retirement
- How to buy time and why you should continue to buy low and high in retirement

Throughout each topic, case studies and examples will be provided to allow the attendee a better understanding of how the concepts and strategies apply. The workshop provides unbiased information on all areas of retirement.



**RetireReady**  
ACADEMY

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## **DOING NOTHING. CHANGES NOTHING**

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