Passport to Retirement®
Your “How To” Guide for Financial Success

Workshop-style class on financial management
ENROLL TODAY!

Location
Workforce Development and Conference Center
1651 East Parham Road
Richmond, VA 23228

Dates & Time
Tuesday Sessions
June 7, 14, and 21
6:00 p.m. - 8:30 p.m.
OR
Thursday Sessions
June 16, 23, and 30
6:00 p.m. - 8:30 p.m.

These important questions will be addressed:

• Can I retire on schedule or will I have to postpone retirement?
• 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
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.

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.

You’ll receive a 145-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.

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.
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
• Mixed 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?
• Making payment as an annuity
• Taking systematic withdrawals
• Making payment as a lump sum
• Minimum distribution requirements
• Capital gains tax rates
• IRA rollovers
• 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
• Making your estate tax exemption
• Advanced trust strategies
• Charitable giving
• Providing for your heirs
• Putting it all together
Financial Education for Adults

We spend most of our adult lives making financial decisions, yet receive virtually no formal education — from elementary school through college — to prepare us for retirement and other financial challenges.

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.

You'll learn about common roadblocks to planning for a comfortable retirement — such as market downturns, taxes, inflation, lack of understanding of the financial markets, the burden of taxes, inadequate planning, and failure to take action — and how to help overcome them.

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

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.

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

Mutual funds, ETFs, variable annuities, and variable universal life insurance are sold only by prospectus. Please consider the investment objectives, risks, charges, and expenses carefully before investing. The prospectus, which contains this and other information about the investment company, can be obtained from your financial professional. Be sure to read the prospectus carefully before deciding whether to invest.
Learn how inflation and taxes can be roadblocks to planning a comfortable retirement, as well as strategies to help overcome these obstacles.

**Want to prepare for a comfortable retirement**
Discover steps to help increase your income from retirement plans and other 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 understand 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 assets.

**Are unsure how a potential disability could affect your income and retirement plan**
Understand the financial implications of a disability and what steps you can take to help 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 long-term-care costs if you should ever need care**
Find out the risks involved in self insuring (assuming the risks yourself) and how you can purchase insurance to help protect your family from the potentially high costs of long-term care.

**Want to understand how to help lower estate taxes and avoid 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.

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**Facts & Figures**
In a national survey, only 16% of pre-retirees said they felt “very confident” that they will have enough money to live comfortably during retirement.

Source: 2010 Retirement Confidence Survey, Employee Benefit Research Institute
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 help improve your financial outlook.

Educational Content

Facts & Figures

A 50-year-old has a 36% 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: 2010 Field Guide, National Underwriter Company

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 on worksheets and review how different investment and savings vehicles could affect 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 attending this course, you can acquire the knowledge and develop the skills you need to make more informed financial decisions.

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 right away to help improve your financial outlook.

What’s Included with Your Tuition

Facts & Figures

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This course will explore 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

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About Your Instructor
William S. Bays specializes in retirement funding solutions, investments, tax strategies* and insurance. William is a Registered Representative and Investment Advisor Representative of Securian Financial Services, Inc.** His presentation draws upon over 26 years of financial services experience with numerous corporate and individual clients. During these classes all illustrations and examples are generic. You will receive no sales pitch, nor will you hear details about specific products or financial services.

*Tuition
Advance registration and prepayment are required. You may pay with a check or credit card. Credit cards accepted: VISA, MasterCard. Make check payable to CCWA. Tuition is $69, which includes one workbook. You may bring your spouse or a guest at no additional cost. Additional workbooks may be purchased at the first class for $24 each.

Questions
Contact Community College Workforce Alliance at (804) 523-2292 or trainer@ccwa.vccs.edu

Registration Form
I will attend Passport to Retirement*:  
☐ Tuesday, June 7, 14 and 21 ☐ Thursday, June 16, 23 and 30
☐ Please remove me from your mailing list. (Please fill out the information below.)

Name ____________________________________________________________
Address __________________________________________________________
City __________________________ State __________ Zip __________
B. wk c N r h c __________ F r k c N r h c __________
☐ I am enrolling my spouse or a guest at no extra charge.

☐ Method of Payment
☐ Check enclosed payable to CCWA
☐ VISA ☐ MasterCard

Cardholder Name ____________________________________________________
Card No. ____________________________________________________________
Exp. Date __________ 3-digit Security Code __________
Signature __________________________________________________________

*This should not be considered as specific tax or legal advice. Consult a qualified tax/legal professional regarding your individual situation.
**Securities and investment advisory services offered through Securian Financial Services, Inc., Member FINRA/SIPC.

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Registration Information

Online
http:// ccwatraining.org/passport

By Mail
Register by mail for all classes by completing the registration form and mailing it with your payment to:
Community College Workforce Alliance
P.O. Box 73570
Richmond, VA 23235-8042

By Fax
Fax registration to:
(804) 371-3414

William S. Bays specializes in retirement funding solutions, investments, tax strategies* and insurance. William is a Registered Representative and Investment Advisor Representative of Securian Financial Services, Inc.** His presentation draws upon over 26 years of financial services experience with numerous corporate and individual clients. During these classes all illustrations and examples are generic. You will receive no sales pitch, nor will you hear details about specific products or financial services.

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YOUR “HOW TO” GUIDE FOR FINANCIAL SUCCESS

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
• Help protect your wealth and assets
• Take retirement plan distributions
• Provide for your family and heirs
• Identify common roadblocks to success

Sponsored by:

COMMUNITY COLLEGE WORKFORCE ALLIANCE

Community College Workforce Alliance
P.O. Box 73570
Richmond, VA 23235-8042

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