

# Modern Retirement Planning™

COURSE FOR ADULTS AGES 40-65+

## 8 WAYS YOU'LL BENEFIT FROM THIS COURSE

Attend and learn to:

- 1 Maximize your Social Security benefits
- 2 Understand the fundamentals of Medicare
- 3 Evaluate Long-Term Care alternatives
- 4 Minimize your tax burden currently and in retirement
- 5 Reduce risk in your retirement portfolio without reducing your income
- 6 Establish Living Directives and financial security through estate planning
- 7 Align your retirement strategy with lifestyle goals
- 8 Determine if Roth IRA conversion is beneficial

## LOCATION

### The Alhambra

1000 South Fremont Ave.  
Building A8, Lower Level  
Conference Room 8050  
Alhambra, CA 91803

## DATES & TIMES

**Saturday: October 7<sup>th</sup>**

8:30am - 1:00pm

OR

**Saturday: October 21<sup>st</sup>**

8:30am - 1:00pm

OR

**Saturday: November 11<sup>th</sup>**

8:30am - 1:00pm

Securities and advisory services offered through Centaurus Financial, Inc. a registered broker/dealer and a member FINRA and SIPC. This is not an offer to sell securities, which may be done only after proper delivery of a prospectus and client suitability is reviewed and determined. Information relating to securities is intended for use by individuals residing in CA, UT, NV, AZ.

# Modern Retirement Planning™

## What is it?

Modern Retirement Planning™ (MRP) is a continuing education course covering the latest concepts and strategies for structuring a successful retirement plan. In today's financial world, having an understanding of what it takes to plan for a retirement that could easily span 20 to 30 years, is essential.

Topics including Estate Planning, Long-Term Care, RMDs and recent changes to Social Security will be explained in an unbiased educational classroom environment.

Your instructor is a local industry professional who is up to date with the current regulations and retirement strategies available today.

MRP is solely an educational workshop and no specific products or services will be discussed.

**Objective,  
unbiased, and  
up-to-date  
instruction**

## Who Should Attend?

Individuals who have already retired, are nearing retirement or are developing a retirement strategy can benefit from this course. 21st century retirees face many new challenges. You will discover ways to insulate yourself from the risk of rising taxes, how to enhance your Social Security benefits and strategies to protect against unexpected health related expenses.

Attend this course and learn to:

- Define what your retirement will look like
- Be better informed when making investment decisions and selecting retirement strategies
- Identify & maximize retirement income sources
- Use tax laws and Social Security regulations to your advantage
- Protect your retirement from uncontrolled events

## Course Goals

To empower you to make effective retirement decisions and to prepare you to more confidently take control of your retirement planning process.

# What to Expect

## Course Objective

Modern Retirement Planning™ is a course designed to help individuals comprehend the principles for successful retirement. You will learn how to set reasonable goals based on your personal means. A primary objective will be to become familiar with the current concepts, terminology, and regulations that are so frustrating to understand and follow.

## Registration Includes:

- **Modern Retirement Planning™ Workbook**  
- a 225+ page workbook written in an easy to understand format. The text will follow and clarify the concepts being discussed in class. It includes exercises, questionnaires, worksheets, and other helpful tools. It is yours to keep and will be a valuable resource for years to come
- Your **spouse or guest** may attend at no additional cost.
- **Optional one-on-one strategy session**  
- If you have personal concerns or questions, and desire individual consultation you may arrange to meet privately with the instructor. This opportunity is included in your tuition and guests of students may also schedule a consultation. This session is optional and is meant to provide attendees with additional value.

## Instruction

The course is taught by qualified financial professionals who bring years of experience and real-life stories to the classroom. The interactive lecture style encourages students to ask questions and benefit from group discussions.

## About Your Instructor

Your instructor is Javier R. Valenzuela, CA Insurance License #0E10599 who provides Securities and Advisory Services through Centaurus Financial Inc., member FINRA and SIPC, a Registered Investment Advisor.

Education is  
knowledge and  
knowledge  
cultivates  
confidence

# Course Synopsis

## SECTION 1

### Setting Goals

Every successful retirement plan has a successful beginning...the game plan. Your financial requirements will largely be determined by your anticipated lifestyle. Will you travel? Will you stay home with the grandchildren? Will you start a new career or serious hobby? It is hard to hit a target if you don't have one! What is the best way to manage debt? We are living much longer than our parents and grandparents. Our money needs to last longer, how do we effectively plan accordingly?

## SECTION 2

### Considering the Costs

What retirement lifestyle are you anticipating? What will this lifestyle cost? Are you prepared to retire or is a second career in your future? Addressing the effect of taxes and inflation as well as the increasing cost of healthcare and medical expenses is vital when planning your retirement. Many people think they might have enough to retire but only 48% of individuals still working report that they or their spouse have tried to calculate how much they will need to save for retirement<sup>1</sup>.

## SECTION 3

### Nest Egg Sources

Your Retirement Nest Egg is the combination of all of the sources you will rely upon to provide income throughout your retirement years. This section will expose options available with each source like when to apply for Social Security, how to collect your pension, managing RMDs and investment strategies that may ensure a lifetime of income.

## SECTION 4

### Estate Planning

Wills, trusts, inheritance taxes, gift taxes, income taxes, capital gains taxes, probate, conservatorship, powers of attorney...does all of this matter? This section addresses your living estate as well as how to pass your assets to your heirs as tax efficiently as possible. Can you control the terms of your will after you die? Does your estate have to go through probate? Should you hold assets jointly or as tenants-in-common? What is community property? Which trusts do you need and which do you want to avoid? Learn how you can address some or all of these issues before or during retirement.

<sup>1</sup> Employee Benefit Research Institute's 2015 Retirement Confidence Survey

# Course Synopsis

## SECTION 5

### Traditional Investments

One of the most critical decisions you make during retirement is your choice of investments. While stocks and bonds are the building blocks of traditional investments, there are many ways to arrange them. Mutual funds, exchange traded funds (ETF), unit investment trusts (UIT), and variable annuities (VA) are just a few. Know the difference between a professionally managed account and a brokerage account. Learn the difference between fixed and variable growth. Which investments have the best opportunity to reduce taxation, manage risk and meet retirement goals?

## SECTION 6

### Non-Traditional Investments

This section will discuss “low-market correlated” investments. If used properly, non-traded, low-correlated investments may reduce your effective tax rate while providing additional diversification to your retirement portfolio. These investments are less liquid than traditional stocks and bonds, but may reduce the overall volatility of your portfolio.

## SECTION 7

### Protecting your Assets

The unexpected peril is the greatest enemy of a good retirement plan. How do you protect your assets during retirement? Too much protection is expensive, but not enough can be a disaster. How do we calculate the right amount? Alternative Long-Term Care programs can be less expensive and easier to control than traditional insurance programs. Do you still need life insurance or are you already self-insured? What does Medicare cover?

## SECTION 8

### Strategies

When taking income at retirement, it is important to maintain control of your nest egg and stay flexible in a constantly changing environment. Learn alternative strategies designed to maintain control of your money and maximize your efforts. Beneficial cost saving ideas will be discussed in this section.

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Foresight Education, LLC, provides the Modern Retirement Planning curriculum on an “as is” basis to your instructor and makes no warranties or representations regarding the sufficiency of the curriculum for your individual legal, tax, or estate planning needs. Foresight Education, LLC recommends consultation with your own legal or tax counsel regarding your specific needs. Your instructor is an independent investment advisor and is not an affiliate, employee, or consultant of Foresight Education, LLC, and therefore, Foresight Education, LLC, does not endorse, approve of, monitor, or take responsibility for your instructor’s statements or actions at any Modern Retirement Planning Workshop.

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## Setting Goals

- Retirement in the new millennium
- Where to begin
- Recognizing retirement challenges
- Anticipating your expenses

## Considering the Costs

- Can you retire now?
- How long will you be retired?
- Effects of taxes and inflation
- Will your nest egg last?

## Nest Egg Sources

- Social Security concerns
- IRAs & 401ks
- Pensions
- Additional income sources

## Estate Planning

- Wills and trusts
- Ways to reduce probate
- Addressing incapacity
- Gift and inheritance taxes

## Traditional Investments

- Stocks and bonds
- Mutual funds
- Unit Investment Trusts
- Exchange Traded Funds
- Professionally Managed Accounts
- Fixed vs. Variable Annuities

## Non-Traditional Investments

- Commodities
- Real Estate
- Business Development Company
- Foreign Exchange
- Hedge Funds

## Protecting Your Assets

- Identifying your risk exposure
- Life Insurance
- Health insurance and Medicare
- Long-term care options
- Do you need life insurance?

## Strategies

- Retirement Portfolio Construction
- Pension maximization
- Required Minimum Distributions (RMDs)
- Roth conversions
- Net Unrealized Appreciation
- Unlocking hidden wealth

**WILL MY  
NEST EGG  
LAST?**

**RSVP to:**  
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Modern Retirement Planning™ is one of many courses powered  
by Foresight Education, LLC.



## REGISTRATION FORM:

### The Alhambra

Course: Modern Retirement Planning

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\*MRP Book Fee- \$30.00 (225 pages)  
Class Complimentary

Your Name \_\_\_\_\_

Address \_\_\_\_\_

City, State, Zip \_\_\_\_\_

Phone \_\_\_\_\_

Email \_\_\_\_\_

I am bringing my spouse

Name of spouse or guest \_\_\_\_\_

# Modern Retirement Planning™

TAKE CONTROL OF YOUR FINANCIAL FUTURE

Offered at... **The Alhambra**

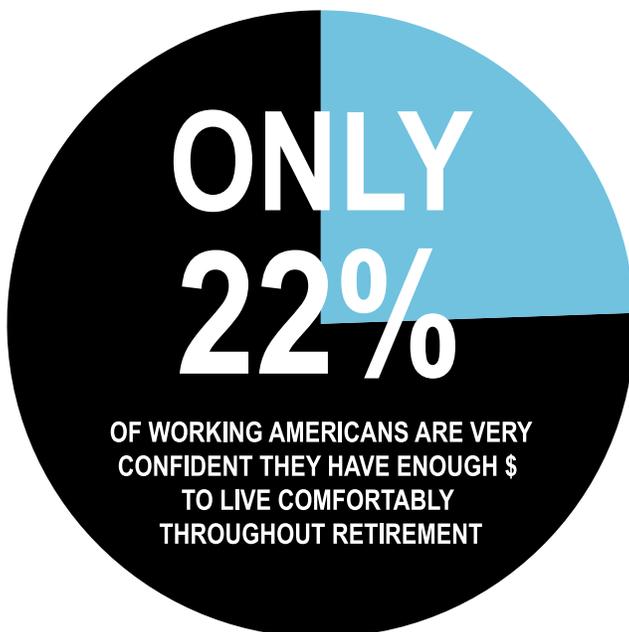
Javier R. Valenzuela  
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1000 South Fremont Ave.  
Unit 82, Bldg. A1, Suite 1222  
Alhambra, CA 91803



**GOLDEN EAGLE**  
WEALTH MANAGEMENT

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ARE YOU **CONFIDENT** IN YOUR **RETIREMENT PLAN?**



People today are shouldering more personal responsibility to finance longer and more expensive retirements. We must transition from accumulating savings to creating a way to have a lifetime of income.

**ATTEND THIS COURSE AND GET PRACTICAL INSTRUCTION FOR PLANNING YOUR FUTURE**

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Look inside for registration details.

Source: Employee Benefit Research Institute's 2015 Retirement Confidence Survey