The Society for Financial Awareness – Custom Pre-Retirement Planning Topic List

1. Maximizing Your Income in Retirement:
   Coordinating Pension, Social Security, & Investment Withdrawals
   - ❖ Avoiding the common mistakes
   - ❖ How do I evaluate if I have saved enough?
   - ❖ When should I apply for Social Security (SS)?
   - ❖ What are the optimal strategies available for coordinating spousal SS benefits?
   - ❖ Can I take SS while working?
   - ❖ How do the pension survivorship options work, and which should I choose?
   - ❖ How is my pension calculated?
   - ❖ When do I have to start withdrawing from my investment accounts?
   - ❖ What are the best options for my 403(b) or spouse's 401(k) at retirement?
   - ❖ Tax diversification – how do I mitigate my taxes in retirement?

2. Life, Health, and Long-Term Care Insurance in Retirement:
   Effectively Managing Personal Risk as We Age
   - ❖ Will I still need life insurance in retirement?
   - ❖ What are the best ways to optimize the cash value I have in my current life insurance policies?
   - ❖ How do I analyze how much life insurance I actually need?
   - ❖ If I retire before Medicare age, what are my options?
   - ❖ What is Medicare Part A, Part B, Medigap, Part D, & Medicare Advantage?
   - ❖ Why do I keep hearing so much about long-term care insurance (LTCI)?
   - ❖ How much does LTCI cost?
   - ❖ Is LTCI right for me and, if so, what are the pros and cons of the various options/policies that exist?

3. Protecting Your Nest Egg in Retirement:
   The Importance of Asset Allocation & Diversification
   - ❖ What are the different types of investments I should consider in retirement?
   - ❖ How do I choose the right "mix" for my portfolio?
   - ❖ Is rebalancing important and when is it necessary?
   - ❖ What's this "bucketing" strategy I've read about, and is it right for me?
   - ❖ Should I invest my various investment accounts differently based on my goals?
   - ❖ How much risk is appropriate for my age and how do I measure risk?
   - ❖ What are alternative asset classes, and why are they so important in a retirement portfolio?
   - ❖ What steps can I take to ensure I don't outlive my assets?
   - ❖ How much is too much to have in cash?
   - ❖ How can I avoid any unnecessary taxes/penalties?
   - ❖ Which investments should I drawn down first?

4. Beyond the Numbers:
   Finding Happiness, Meaning and Fulfillment in Retirement
   - ❖ How to define your retirement vision, and the five W's of your vision.
     - o Who, What, Where, When, and Why
   - ❖ 12 planning tips to thrive in retirement
   - ❖ The importance of writing out your non-financial plan
   - ❖ 8 golden rules for your golden years to be great
   - ❖ Steps you can take today to lay the foundation for your retirement lifestyle
   - ❖ Finding your sense of purpose and what meaning you'll look for in retirement

5. Social Security Explained:
   Breaking Down the Nuts & Bolts of this Significant Retirement Benefit
   - ❖ Who is eligible and what types of benefits you are eligible to receive?
   - ❖ The difference between full retirement age and delayed retirement
   - ❖ How do spousal benefits work, especially if I am still working?
   - ❖ How is my social security benefit taxed?
   - ❖ Filing for benefits
   - ❖ Retirement planning strategies

6. Medicare Unhinged:
   Transitioning to Medicare and Avoiding Mistakes Before They Happen
   - ❖ What is Medicare and do I need it?
   - ❖ How do I get Medicare?
   - ❖ How much does it cost?
   - ❖ Putting all of the parts together
   - ❖ What do things look like in reality?

7. Understanding 401(k) Rollovers:
   Ensuring You Make an Informed Decision with your Hard-Earned Savings
   - ❖ The importance of the rollover decision
   - ❖ Evaluating and understanding all of your options
   - ❖ Roth IRA or Traditional IRA?
   - ❖ The rollover process from start to finish
   - ❖ The benefits of IRA consolidation
   - ❖ Intentional investing and wise asset allocation selection

8. Live Q&A Session:
   Ask a CFP® Anything!
   - ❖ Address your specific retirement planning and money-related questions, such as
     - o How much money do I need to retire?
     - o What retirement accounts are best for me?
     - o How will my tax bracket be affected after I retire?
     - o Is it possible to start retirement planning too early? What about too late?

- ❖ We will answer your questions on topics such as retirement planning, insurance planning, and financial planning principles (just to name a few)
- ❖ Ready your questions and leave them in the Q&A message box during the session to get them answered!

9. Elder Care Planning:
   Pre-Need Planning Opportunities for Aging Parents
   - ❖ Critical estate planning documents you may need
   - ❖ The pitfalls of joint-titled accounts with parents
   - ❖ The benefits and consequences of gifting and trusts
   - ❖ Medicaid's financial eligibility rules and requirements
   - ❖ Asset protection strategies for every situation

10. Mortgage Strategies in Today's Environment:
    Accessing and/or Optimizing the Equity in your Home
    - ❖ Exploring how a refinance can lower your mortgage interest rate and your monthly payment
    - ❖ Leveraging the current equity in your home to consolidate high interest rate debt
    - ❖ Developing a strategy to be mortgage free by retirement
    - ❖ How to eliminate mortgage insurance
    - ❖ How to minimize lifetime financing costs
    - ❖ Understanding closing costs and your financial 'break-even'

11. Estate Planning:
    How COVID-19 Taught Us to Prepare for the Worst
    - ❖ The essential estate planning documents and how they operate
    - ❖ How to prioritize your planning objectives
    - ❖ The pros and cons of the probate process
    - ❖ The drawbacks of jointly-titling assets with children
    - ❖ Current strategies for protecting your children's inheritance from creditors, ex-spouses, and foolish spending
    - ❖ The most common planning mistakes and how to avoid/correct them

12. Tax Planning Deconstructed:
    Understanding Prudent Tax Strategies and Concepts to Keep More of Your Money
    - ❖ Tax planning vs. tax preparation
    - ❖ Strategies to minimize your tax liability
    - ❖ Current tax law changes
    - ❖ The impact of taxes on investment distributions
    - ❖ The most common tax mistakes
    - ❖ The importance of tax diversification in retirement

13. Financial Strategies for Buying and Selling Your Home:
Maximizing the Sale and/or Purchase of Perhaps Your Largest Asset
    - How to safely stage and prepare your home for sale to get top dollar
    - Marketing your home via digital options: virtual tours/fusion photography/matterport
    - Top strategies to find & negotiate for your next dream home in a competitive market
    - The importance of having a Realtor by your side, and the criteria you should consider when selecting one
    - The most common mistakes buyers and sellers make, and how to avoid them