

RETIREMENT PLANNING TODAY

An education event for adults - ages 50 to 70

Now being conducted at..

I.F. University Place

Idaho Falls 2-Night Course

3040 E. 17th St. Ste. 2
Ammon, Idaho 83406

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Idaho Falls 2-Night Course

Idaho Falls CHE BUILDING

April 1, 2020 - CHE 217

- & -

April 8, 2020 - CHE 217

Call to Register: 208.552.9169

Attend this course and learn how to:

- Insure you won't outlive your retirement assets
- Properly plan for the passing of a spouse
- Assess your risk of Long-Term Care
- Use new tax laws to your advantage
- Turn "early retirement" into a reality
- Manage 401(k) distributions and RMD's
- Maximize social security benefits
- Differentiate life insurance needs
- Implement and spend within your budget

EDUCATION FOR ADULTS

WHY IS FINANCIAL EDUCATION IMPORTANT?

Due to the current political and economic climate, many people worry about the future. We've recently experienced major tax law changes, international conflicts that threaten our stock market, and an uncertain future for social security. Compound those headwinds with a shift toward employee-directed retirement plans, the need for sound financial strategies has never been greater. This course explains financial foundations, principles, and strategies that will empower you to make informed financial decisions. Whether your objective is to protect your wealth from volatility and taxes, grow your wealth to sustain your lifestyle, or insure your wealth goes to your loved ones and not the IRS, this course helps you plan your future with confidence.

You will learn about various retirement investment vehicles as well as the advantages and disadvantages of each. You will discover how to save money on taxes, manage investment risks and protect your assets from potential long-term healthcare expenses. This course shows you how to assess your financial situation and develop a personalized plan to achieve your retirement goals.

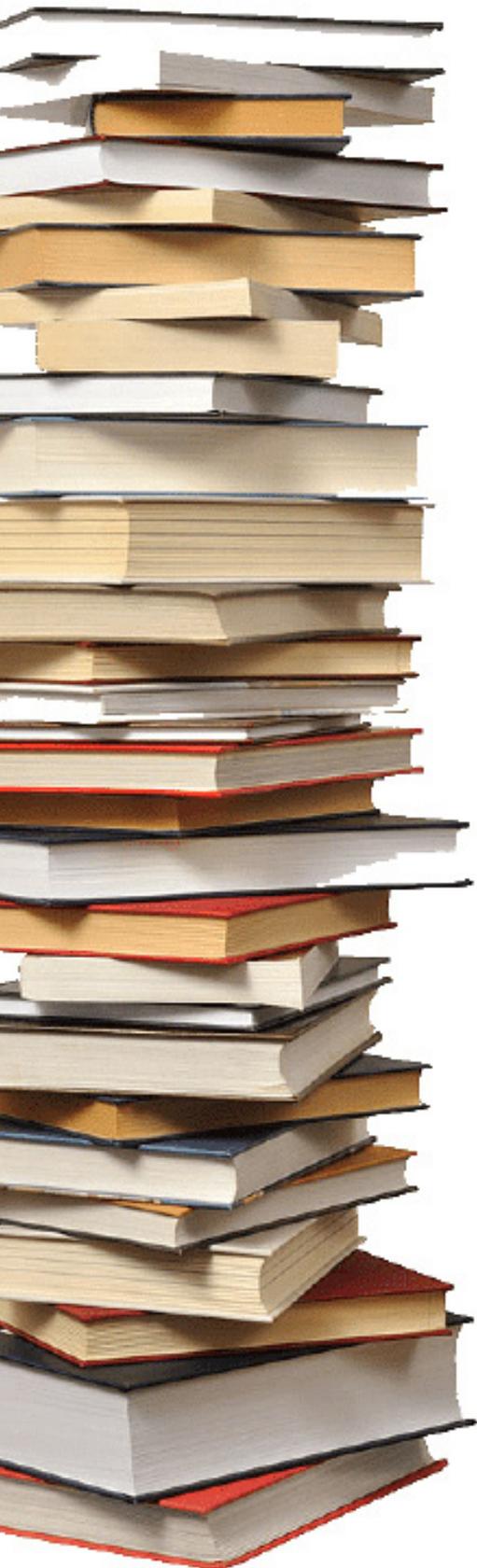
WHAT IS THE DIFFERENCE BETWEEN INFORMATION AND EDUCATION?

There is no shortage of voices shouting at you through your radio, internet, and television all of today's trendy financial fixes or short-cut approaches. The reality is that most of these ads are "marketing hooks" and it is difficult to use their information to make informed decisions and create a plan for your retirement. This course will teach you how to differentiate between the voices trying to help you and the ones trying to help themselves. It will deliver comprehensive, objective knowledge you can easily apply. When it comes to important subjects like retirement planning, it makes sense to get competent advice from a credible source.

WHO SHOULD ATTEND?

This course is designed for people who are nearing retirement, or who have just retired. It is designed for those who have worked hard to build a nestegg and who care about efficiencies, taxes, and creating and maintaining a comfortable lifestyle in retirement. It's for individuals who have spent a lifetime saving for retirement and want to know "what now?" "Have I saved enough?" or "How do I transition from working for my money, to having my money work for me?"

This presentation should not be used as a basis for legal and/or tax advice. In any specific case, the parties involved should seek the guidance and advice of their own legal and tax counsel. Estate planning is done in conjunction with your estate planning attorney, tax attorney and/or CPA.





Each section covers one of the TOP 8 critical facts ever retiree needs to know

COURSE OUTLINE

WHAT WILL RETIREMENT LOOK LIKE

- What are your retirement goals
- Create a financial plan to support your goals

THE REAL COST OF RETIREMENT

- How to plan for inflation and taxes
- Lessen the risk of outliving your savings

EFFECTIVE RETIREMENT PLANNING

- How to avoid common retirement mistakes and roadblocks
- What your plan is missing right now
- Utilizing tax law to minimize liability and leave more to your family

RETIREMENT INCOME SOURCES

- Social Security
- IRA's and Roth IRA's distribution strategies
- Required minimum distribution planning
- Identify other potential income sources

RETIREMENT PLAN DISTRIBUTIONS

- What to expect from your employer-sponsored programs and pensions
- Maximize benefits and minimize taxes
- Irreversible decisions and their impact

INVESTMENT VEHICLES FACTS

- Stocks, bonds, mutual funds, etf's
- Understanding effects of market volatility in retirement
- Investment risk and risk mitigation

RISK MANAGEMENT & ASSET PROTECTION

- How to plan for healthcare costs
- Protecting yourself from financial loss
- Life Insurance and long-term healthcare options
- Health and asset risk management

ESTATE PLANNING

- End-of-life plans
- Wills, trust and probate
- How to avoid as many liabilities as possible

Questions about this course? *Call us at 208.552.9169*

COURSE PREVIEW

SECTION 1 - WHAT WILL RETIREMENT LOOK LIKE

What do you want to accomplish during your retirement years? Pursue hobbies? Travel? Volunteer or work part-time? Exploring how you will spend your time and money in retirement will help you picture your lifestyle and determine how much you may need to save. This course begins with quick, individual exercises to help you begin thinking about non-financial retirement planning.

Today, many per-retirees see themselves living their retirement years in a much different way than their parents did. As a result, the entire planning process has changed. This more progressive approach is explored throughout this course.

SECTION 2 - THE REAL COST OF RETIREMENT

What are your retirement expectations? According to the Employee Benefit Research Institute, 55% of workers are very or somewhat confident they will have enough money to “live comfortably” throughout retirement. However, only 44% had actually tried to calculate how much they will need to save!

This course includes exercises to help you determine how much money you will need to retire in the future. If you are quickly approaching retirement, we examine whether you can retire today based on the annual income you desire.

SECTION 3 - EFFECTIVE RETIREMENT PLANNING

Proper planning in the years leading up to retirement can make all the difference in the world. In this section, we identify the 10 biggest retirement planning mistakes and how to avoid them. The highlight of this section is 11 strategies for saving money on this year's taxes

Discover how tax-planning strategies can influence your decisions about your investments, IRA's, employer-sponsored plans, retirement plan distributions, estate planning and more.

SECTION 4 - RETIREMENT INCOME SOURCES

This section investigates the many ways to save for retirement and discusses the advantages and disadvantages of each. You learn whether you should convert your IRA to a Roth IRA, and if so, whether it is to your advantage to make the conversion over one or multiple years. Finally, we look at employer-sponsored retirement plans and Social Security benefits to examine important choices you must make.

If you have company stock within your retirement plan, learn how an often-overlooked provision in the tax law may provide significant income tax savings when you change jobs or retire.

PREVIEW CONTINUED...

SECTION 5 - RETIREMENT PLAN DISTRIBUTIONS

This expanded section addresses the crucial decisions people must make about their retirement plans when they actually retire. In most cases, these decisions cannot be reversed. We discuss strategies that allow you to take money out of your retirement plans while maintaining financial flexibility during retirement. Above all, we compare retirement plan distribution choices to help you make an informed decision.

You also learn strategies to minimize taxes on your retirement income and avoid tax penalties of up to 50%. Finally, we explain rules for early access to your retirement funds.

We explain IRS rules for Required Minimum Distributions from retirement accounts and how to create a “Stretch” IRA to provide income and minimize future growth potential of your legacy.

SECTION 6 - INVESTMENT VEHICLE FACTS

In the most extensive section of this course, you learn about cash accounts, stocks, bonds, mutual funds, exchange-traded funds, individually managed accounts, tax-deferred annuities and important considerations before you invest. To complete our investigation, we uncover 7 different types of risk, identify 5 risk-management strategies, and explore many types of low-risk investments that are available.

SECTION 7 - RISK MANAGEMENT & ASSET PROTECTION

Proper planning in the years leading up to retirement can make all the difference in the world. In this section, we identify the 10 biggest retirement planning mistakes and how to avoid them. The highlight of this section is 11 strategies for saving money on this year's taxes.

SECTION 8 - ESTATE PLANNING

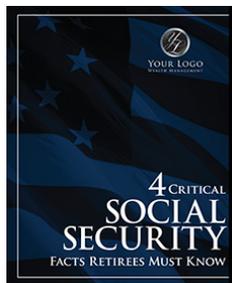
Estate planning isn't just about money and includes much more than planning for your death. It involves personal decisions that affect you, your family and loved ones even while you are still living. You learn strategies and techniques to minimize or eliminate income, gift and estate taxes, expenses, delays, legal challenges and a shortage of liquid assets following your death. We also address the best way to hold joint ownership of property (or other assets) based on your situation.

Estate planning is a moving target. Changes to state and federal laws as well as personal and financial circumstances for you and others provide both challenges and opportunities. We discuss how to plan for today and for your future.

Ready to Register for this course? Visit: www.journeyretirement.com/education

WHAT YOU'LL RECEIVE

In addition to your workbook, you will receive these five multi-page resources for continuing your retirement preparation and personal planning at your own pace.



4 CRITICAL SOCIAL SECURITY FACTS

Today, Social Security benefits represent on average a third of retirees' income. Nearly 90% of Americans 65 and older receive some type of Social Security benefits. About half of married couples and 71% of unmarried people on Social Security rely on the benefits for at least 50% of their incomes. Use these four facts to understand critical decision making points about your social security.



7 PRINCIPLES OF LONG-TERM INVESTING

Investing enables us to put the fruits of our labors to work. It allows us the potential to build wealth for the future, particularly for retirement. But despite the opportunities to invest and to create adequate savings for later years, 42% of Americans will retire with less than \$10,000 saved or invested. But it doesn't have to be that way.



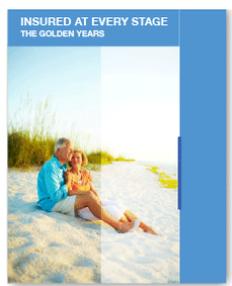
ESTATE STRATEGIES

Taking time to create estate strategies not only helps you put your financial house in order, but can also save you money. By documenting your wishes and goals, you create a legal framework that the courts, your executor, and your loved ones can follow when settling your estate. Without these strategies in place, your family risks going through a lengthy and expensive process — which could alter any wishes you had for your legacy.



2019 TAX PLANNING

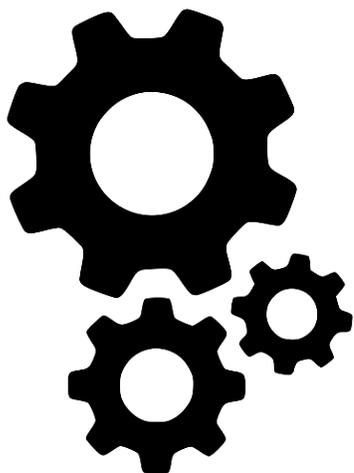
At the forefront, 2018 showcased President Trump's Tax Cuts and Jobs Act, which became law on December 22, 2017. While in the early months of 2018 supporters celebrated the act's passage and touted its benefits. WHAT DOES IT LOOK LIKE? by pointing to higher take-home pay for most American workers, the internal framework of the new law was yet to be felt completely.



INSURED AT EVERY AGE: THE GOLDEN YEARS

At this stage, you may very likely be at the height of your earning power and near your peak savings as you lay the groundwork for retirement. During this final leg to retirement— and throughout your retirement period—wealth protection is critical. Preserving your assets requires more than a thoughtful investment strategy. You also need insurance to protect you against an array of financial risks, especially healthcare.

QUESTIONS YOU MAY HAVE



“How can I possibly predict how much money I’ll need in retirement when there are so many uncertainties?”

“Social Security will be a significant portion of my income in retirement. How can I maximize it?”

“I’ve been through one stock market crash. I can’t stop worrying if another one will wipe out my nestegg.”

- Does this sound familiar to you? Then don’t miss this course! -

WHAT TO EXPECT

- Safe and comfortable learning environment
- View retirement from a holistic perspective
- Easy to follow workbook, yours to keep
- Interactive presentation, led by instructor
- Simplified explanations of financial terms
- Timely and relevant examples for every concept
- Trustworthy source for investment topics
- Allotted time for student questions



YOUR COURSE INSTRUCTOR



JENNIFER LANDON

CEO & President of Journey Financial Services

Investment Advisory Services are offered by TownSquareCapital, LLC. A registered SEC Investment Advisor 5314 River Run Drive, Suite 300 Provo, UT 84604. (385)375-8650. Jennifer Landon is an Investment Advisory Representative with TownSquareCapital, LLC. TownSquareCapital, LLC nor its advisors offer tax or legal advice/planning.

HOW TO REGISTER

Class sizes are limited - register today! Registration in advance is required!

2-NIGHT COURSE - Come Both Nights

Idaho Falls - University Place - CHE BUILDING

1784 Science Center Drive, Idaho Falls, ID 83402

Night 1 - Wednesday April 1, 2020 Room: CHE 217

- & -

Night 2 - Wednesday April 8, 2020 Room: CHE 217

6PM - 9PM - Both Nights

HERE ARE THE THREE WAYS TO REGISTER:

1. Call 208-552-9169 to Register

Please leave call back information if no answer

2. Mail this form with your payment to:

JFS -at- 3040 E. 17th st. Ste.2 Ammon, ID 83406

3. Sign up online at journeyretirement.com/education

Course Location: Idaho Falls University Place - CHE Building

Your Name: _____

Your Address: _____

Email Address: _____

Daytime Phone: _____ Evening Phone: _____

TUITION: \$49 (ADVANCE REGISTRATION IS REQUIRED) PAYABLE TO T.S.C.

I am bringing my spouse or guest at no additional charge.

Name of spouse or guest: _____