

Taking the Mystery Out of Retirement

This series of modules was developed to provide retirement information and resources to interested parties, in order for them to be able to make educated decisions about their retirement planning. The modules are approximately 90 minutes long, can be presented as a series or individually, as well as customized to meet your preferences.

In order to prevent possible conflicts of interest, I never have and don't now sell any investment products or financial services, and have no licenses to do so.

Session 1: Am I Ready to Retire? (It's All about Planning)

This session investigates critical retirement issues to prevent one from making hasty, uninformed and/or irrevocable decisions.

- Retirement revolves around 4 questions.
- What are six signs that you are not ready for full-time retirement?
- Retirement risks.
- Retirement income planning.
- Women and retirement.

Session 2: Medicare, Medicaid, and LTC * (Living to 95 & Not Regretting It)

This session focuses on three topics.

- An overview of Medicare and its related costs.
- Medicaid and the requirements to qualify.
- Long-Term Care – Do you need it, can you afford it & are there alternatives?

Session 3: Social Security * (A Serious When & How Dilemma)

This session covers the basics of Social Security, in order to help people avoid mistakes that have permanent financial consequences.

- What facts should someone be aware of when deciding when to start receiving Social Security benefits?
- The three distinct types of Social Security benefits and how recent changes impact spousal benefits and the “restricted application” strategy.
- How will delaying taking Social Security past age 62 impact your benefits and your spouses?
- If one starts taking Social Security benefits before their full retirement age, and continue to work, are there possible benefit reductions?
- Will my Social Security benefits be taxed?
- Will Social Security be there for me and what changes might be made in the future?

Session 4: Obtaining Financial Freedom * (Financial Literacy, the Path to Financial Freedom)

This session focuses on four key aspects of financial literacy, that if learned and applied can result in having financial freedom in retirement.

- Economic Cycles/Seasons
- Budgeting
- Debt Management
- Income Planning
- Being Satisfied (Finding contentment in a land of consumption.)

Session 5: Creating a Legacy * (Paying it Forward)

This session focuses on the importance of having a fulfilling purpose in retirement.

- What do you want?
- Do you like the person you are becoming?
- What is my purpose?
- Rediscovering your curiosity.
- A fixed vs. growth mindset.
- The power of forgiveness.

***When appropriate, participants receive handouts, to include: A copy of the presentation, a retirement checklist & a financial planning workbook.**

Participants are also given the opportunity to sign up for my weekly blog, which contains articles on a variety of retirement topics, as well as updating any information for Social Security and Medicare that might have changed. One can view ten of my most recent blogs at my website, as indicated below.

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