Retirement Planning 101

An Adult Education Course

Presented by: CAIFL California Institute for Financial Literacy

This course will give individuals and couples who are planning for retirement the tools necessary to make informed decisions about their financial future. Students will be better prepared to increase cash flow, reduce tax outlay, preserve income, fight the effects of inflation, provide college education for their children, build net worth, identify common pitfalls and misconceptions regarding retirement, and protect their family's estate. At the conclusion of the course, students are invited for a complimentary one-on-one review of their individual retirement plan.

Course Topics

- ***When can I retire?***
  Find out if you can afford to retire early and how much money and income you must have to do so.

- ***Financial Basics***
  Take an insider's look at the financial industry and the market cycles that drive our economy.

- ***How can I put my money to work***
  Learn how inflation and taxes take their toll on low-interest accounts and what you can do about it.

- ***Minimizing Taxes***
  Examine strategies to legally minimize the total amount you pay to the government.

- ***Retirement Income***
  Acquire knowledge of how to get the most out of Social Security, PERS, STRS, pensions, annuities, and retirement plans.

- ***Investments***
  Learn to choose the investment vehicle that is right for you; including stocks, bonds, mutual funds and annuities.

- ***Estate Planning***
  Learn how to properly distribute your assets and minimize the "Death Tax!"

- ***Medicare***
  Explore Medicare A to Z, making the right choice and how to bridge the health insurance gap between an early retirement and Medicare.

- ***Long-Term Care***
  Discover the truth about what Medi-Cal will cover and alternatives to traditional long-term care insurance.

- ***Risk Management***
  Find out what types of protection you need; now and during retirement.

Your Instructors:

Scott Marcoux

Scott Marcoux is a Financial Advisor and founder of Marcoux Insurance and Financial Services, an independent financial services firm that specializes in comprehensive retirement planning. Scott is a licensed insurance agent and a Registered Representative with Transamerica Financial Advisors, Inc. Mr. Marcoux also serves as Brokerage Director for Pinney Insurance Center, Inc., were he trains other financial advisors and insurance agents on life insurance, long term care, disability, and annuities.

Cole Garcia

Cole Garcia is a Financial Advisor and Vice President of Pacific Financial Strategies, Inc.; an SEC Registered Investment Advisory Firm. Mr. Garcia not only draws on real-life experience with numerous clients, he is also licensed in the areas of investment securities and insurance. Cole believes that the best way to help his clients is to educate them on the retirement planning process. He has taught retirement planning courses at several CSUs and Community Colleges throughout California.

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Learn how to:

• get the most from Social Security • take money from your retirement plan without a penalty
• pick the right mutual fund • reduce health care costs • minimize the "Death Tax"
• understand the truth about Medi-Cal, CalPERS and solutions for long-term care

Find the answers to these important questions…

- **Do I need long-term care insurance?**
- **How do I maximize returns and minimize risk?**
- **How can I retire early?**
- **How to choose the right financial advisor?**

Classes will be held at:

Yuba College

2088 North Beale Road,
Marysville, CA 95901

Course Number: 1102.101
4/17, 4/19, 4/24 and 4/26
6:30pm - 9:30pm

WILLIAM JESSUP UNIVERSITY

333 Sunset Boulevard,
Rocklin, CA 95765

5/15, 5/17, 5/22, and 5/24
6pm - 9pm

***Register Online at:* www.caifl.org/reg *or* Call: 1-800-749-0619**
or by mailing the Class Registration Form below

Class Registration

Event Registration for Retirement Planning 101. The $39.00 registration fee covers tuition for you and a guest. There is a $25 fee for the optional workbook and is due at the first class meeting. Registration can be completed online at www.caifl.org/reg or by filling out the following form, and mailing to: **CAIFL, 330 Ninth Street, Marysville, CA 95901**

❏ I plan to attend the following Retirement Planning course being conducted at *Yuba College* **April 17th, 19th, 24th & 26th**

❏ I plan to attend the following Retirement Planning course being conducted at *William Jessup University* **May 15th, 17th, 22nd & 24th**

Name ______________________________
Address ______________________________
City ______________________________ State ____________ Zip ____________
Day Phone ( ) ______________________ Evening Phone ( ) ______________________
I will be bringing my spouse or a guest, free of charge ❏
Make checks payable to **CAIFL**
Charge to my credit card: VISA ❏ MasterCard ❏
Cardholder ______________________________
Card No. ______________________ SIC Code __________ Exp. Date ____________