Retirement Boot Camp For Boomers

A Personal Financial Management Course
Sponsored by:

Location
Ramapo College of New Jersey
505 Ramapo Valley Road
Mahwah, New Jersey

This location is handicap-accessible.

Dates & Time
3 Tuesday Evenings
March 10, 17 & 24, 2015
OR
3 Thursday Evenings
March 12, 19 & 26, 2015
7 pm – 9:30 pm
Flexible schedule.

Find answers to these important questions and more:

- Can I retire or will I need to work longer or part-time?
- When should I take Social Security?
- How will I replace my salary in retirement?
- How can I plan for retirement in volatile markets?
- Are my investments, including my 401k/403b, invested appropriately for my goals?
- What do I need to know about Medicare and Medigap policies?
- What if I need long-term care in the future?
- Do I have the necessary estate planning documents?
- Am I emotionally prepared to retire? What will I do to fill my time?

ENROLL TODAY!
Managing Your Finances
This 3-night course helps you learn about managing your finances. The course provides you with the tools necessary to make more informed decisions regarding your financial future. The course includes information on managing your cash flow (income versus expenses), understanding your investment options, reducing your financial risk, preparing for retirement, and preserving your estate for your heirs. You'll also find out how to help fight the effects of inflation, avoid unnecessary taxes, and protect yourself from the potentially devastating costs associated with long-term-care expenses.

Workbook and Complimentary Consultation
A comprehensive workbook containing current information about many aspects of your financial life is available for $20, which can be purchased from the instructors the first night of class. The workbook is designed to serve as a reference tool in managing your finances today and in the years to come. It includes valuable exercises, worksheets, and key descriptions that reinforce concepts learned during class and that apply to your personal situation.

You'll also have the opportunity to sign up for a complimentary, no obligation one-on-one meeting in a private setting to discuss your financial issues. At that time, you'll have a chance to ask your instructors specific questions about your situation, your investments, and your goals.

Course Curriculum
This informative course is designed for educational purposes only. The course curriculum helps you expand your financial knowledge. Through examples and case studies, you discover how to take control of your finances and position yourself for a brighter financial future. By the end of the course, we hope you will be able to understand and determine your key areas of concern and what you need to do to help improve your financial outlook. You'll obtain the knowledge you need to help you make better financial decisions.

The areas covered in the seminar are:

Retirement Planning
- How do I know if I have enough money to retire?
- Sources of retirement income
- Pension and 401k/403b distributions/transfers

Investments
- Introduction to stocks, bonds, mutual funds, and annuities
- Do I understand what I own?
- Am I taking too much risk or not enough?

Insurance
- Types of insurance
- How do they protect you?
- Am I paying too much?
- Does long term care insurance make sense for me?

Cash Flow
- Understanding income versus expenses.
- How to assess your current situation

Taxes
- Explanation of how the tax system works
- Tax planning strategies

Estate Conservation
- What documents do I need while I’m alive and at my death?
- Wills, living wills and durable powers of attorney
- Learning about the benefits of trusts

Psychology of Retiring
- Emotional aspects of retirement

Investors should consider the investment objectives, risks, and charges and expenses of exchange-traded funds, mutual funds and variable annuities carefully before investing. The prospectus contains this and other important information. Prospectuses for exchange-traded funds, mutual funds, variable annuity contracts, and the underlying funds of variable annuity contracts are available from your financial professional and should be read carefully before investing.
Register Now!

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**Your Instructors**

Your instructors will be Amy Harrison, Certified Financial Planner™, and Louis Tomasella, Financial Advisor, JD, MBA, Accredited Estate Planner®. Amy and Louis are Registered Representatives with Raymond James Financial Services, Inc., member FINRA/SIPC, 365 West Passaic Street, Suite 205, Rochelle Park, NJ 07662, (201) 649-0230. Guest speakers include an estate planning lawyer and a psychologist, who will discuss the emotional aspects of retiring.

**Tuition**

Advance registration and payment are required for this 3-night Retirement Boot Camp for Boomers course. Tuition is $49. Workbooks may be purchased at the first class for $20 each. For Ramapo College of New Jersey employees and alumni, the tuition rate is $39. Significant others are free! Please mail a check with your registration form prior to the beginning of class to: Center for Innovative and Professional Learning, Ramapo College of New Jersey, 505 Ramapo Valley Road, Mahwah, NJ 07430. Please make checks payable to Ramapo College of New Jersey. No cash will be accepted at the door. No Credit Cards. Please do NOT include the cost of the workbooks with your registration.

**Registration Form**

I will attend the Retirement Boot Camp for Boomers course on: □ Tuesdays  OR □ Thursdays

Name ____________________________________________________________

Address ______________________________________________________________________________________

City __________________________ State _______ Zip_____________________

Daytime Phone ____________________ Home Phone _______________________

Email Address __________________________________________ Evening attending: ___________________

Have you previously attended Ramapo College of New Jersey? □ Yes □ No

□ I am enrolling my significant other as my guest. Name of guest ________________________________

PLEASE NOTE THAT WORKBOOKS CAN ONLY BE PURCHASED DURING CLASS FROM THE INSTRUCTOR.

Demographic Profile (for statistical purposes only):

Date of Birth __________________________ Gender: □ Male □ Female

Ethnic Background – please check one:

□ Asian/Pacific Islander □ Hispanic □ American Indian/Alaskan Native

□ Black, non-Hispanic □ White, non-Hispanic

Contact Information:

By Mail

Fill out and mail the registration form with payment to:

Center for Innovative and Professional Learning – A216
Ramapo College of New Jersey
505 Ramapo Valley Road
Mahwah, NJ 07430

Website:

www.ramapo.edu/cipl/boothcamp

By Fax

Fill out and fax the registration form to (201) 684-7277.

By Phone

For immediate registration, call (201) 684-7370.
Are you ready for what could be MORE than a 30-year retirement?

This course will help you answer the following questions and more:

• What will my retirement look like?
• Can I retire or work less?
• Do I understand my current investments?
• How does Social Security fit into my retirement?
• What do I need to know about Medicare and Medigap policies?
• How does long term care insurance work?
• What estate planning documents do I need and why are they so important?
• How does life insurance fit into my retirement and estate plan?

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