Session 1		0260	Spousal Benefit
0010	Welcome	0270	How Claiming Age Affects the
0020	Our Commitment		Spousal Benefit
0030	Workbook and Evaluation Form	0280	How Filing for Early Benefits Could Reduce the Spousal Benefit
0040	Are You Prepared?	0290	Excess Spousal Benefit Case Study
0050	Do You Have the Time?	0300	"Restricted Application" for
0060	Four Pillars of a Successful Retirement	0300	Spousal Benefit
0070	Three Risks	0310	Restricted Application Case Study
0800	Inflation: Rising Prices Over Time	0320	Survivor Benefit
0090	Inflation: Your Money Also Loses Purchasing Power Over Time	0330	Switching from a Worker Benefit to a Survivor Benefit
0100	Why Inflation Really Matters	0340	Before You Make a Decision
0110	Rising Costs of Health Care	0350	Maximizing Lifetime and Survivor
0120	Long-Term Care		Benefits
0130	Unpredictability of the Financial Markets	0360	The Impact of Divorce
0140	Bear Market Retiree	0370	How to Receive Retroactive Benefits
0150	Four Pillars (recap)	0380	"Do Over" or "Reset" Strategy
0160	Social Security	0390	"Start, Stop, Restart" Strategy
0170	Income That Will Last a Lifetime	0400	Other Factors That Could Reduce
0180	History Behind America's Retirement		Your Social Security Payments
	Safety Net	0410	A Percentage of Your Social Security Benefits Could Be Taxed
0190	Who Is Eligible for Social Security Benefits?	0420	Retirement Earnings Test (RET)
0200	Your Social Security Statement	0420	Windfall Elimination Provision (WEP)
0210	Understanding COLAs	0440	Government Pension Offset (GPO)
0220	When Can You Claim Social Security	0450	Medicare Premiums
0220	Retirement Benefits?	0460	Medicare Costs
0230	How Does Filing Early or Later Affect	0470	When Should You Enroll in Medicare?
	the Monthly Benefit?	0480	True or False: Social Security
0240	How Claiming Age Affects Monthly and Annual Benefits		Misconceptions
0250	How Claiming Age Affects	0490	Uncertain Future of America's Retirement Safety Net
	Lifetime Benefits	0500	Break

0510	Income Strategy	0770	4% Rule
0520	What Happens When You Retire?	0780	How Long Could \$1 Million Last?
0530	Three Steps to Developing an Income	0790	Endowment Method
0330	Strategy: Size Up Current Situation and	0800	Life-Expectancy Method
	Sources of Income	0810	Three-Tiered Strategy
0540	Size Up Current Situation	0820	The Millers' Three-Tiered Strategy
0550	Lifestyle	0830	Portfolio and Retirement Plans:
0560	Size Up Sources of Retirement Income		What to Spend First?
0570	"I'll Just Keep Working"	0840	Consider Taxable Assets First
0580	Personal Savings and Investments	0850	Winners vs. Losers
0590	Three Steps to Developing an Income	0860	Retirement Plan Distribution Options
	Strategy: Refine Your Investment Mix	0870	Lump-Sum Distributions
0600	Asset Allocation	0880	Systematic Withdrawals
0610	Sample Asset Allocation Models	0890	Lifetime Annuity
0620	Twenty-Year Performance Record	0900	Example: Lifetime Annuity Options
0630	Investing in Retirement	0910	Which Distribution Option Is Right
0640	Primary Retirement Objective: Income		for You?
0650	Bond Basics	0920	IRA Rollover
0660	Bond Risks Strategy to Help Manage Band Bisks	0930	IRA Rollover: Possible Drawbacks vs.
0670	Strategy to Help Manage Bond Risks: Laddering	0940	Employer Plans Required Minimum Distributions (RMDs)
0680	Income-Producing Mutual Funds	0950	How Are RMDs Calculated?
	and ETFs	0960	Should You Consider a Roth IRA?
0690	Dividend-Paying Stocks	0970	Roth IRA: Other Considerations
0700	Tax-Exempt Investments	0980	Annuities
0710	Tax-Exempt Investing	0990	Fixed Annuities
0720	Three Steps to Developing an Income	1000	Types of Fixed Annuities
	Strategy: Choose a Plan for	1010	Why Is an Immediate Annuity an
0720	Tapping Assets		Attractive Option?
0730	How Long Would a Retirement Portfolio Last?	1020	How an Immediate Annuity Works
0740	Unpredictable Markets	1030	Qualified Longevity Annuity Contract
0750	What Can an Investor Do?		(QLAC)
0760	Withdrawal Strategies	1040	Variable Annuities

1050	Indexed Annuities	1250	Alternative Minimum Tax (AMT)
1060	Three Steps to Developing an	1260	Employer-Sponsored Retirement Plans
	Income Strategy		and IRAs
1070	Next Session: Tax Planning and	1270	Roth Accounts
	Legacy Planning	1280	Annuities
1080	Thank You	1290	Health Savings Accounts (HSAs)
Session 2		1300	Tax-Exempt Bonds
1090			How Are Social Security Benefits Taxed?
1100	Tax Planning Overview	1320	Social Security Benefits —
1110	Major Tax Legislation (Last 15 Years)	1220	"Combined Income"
1120	Many Existing Tax Provisions Will Expire in 2026	1330	Taxability of Social Security Benefits
		1340	Taxability of Social Security Benefits
1130	Changes to Required Minimum Distribution	1350	Taxability of Social Security Benefits Thinking About Your Own Betirement
1140	(RMD) Rules Made by SECURE 2.0	1360 1370	Thinking About Your Own Retirement Tax Cuts and Jobs Act. Other Changes
1140	Highlights — Other Recent Changes	1380	Tax Cuts and Jobs Act — Other Changes Deductions
1141	Highlights — Other Recent Changes (Continued)	1390	Standard Deduction and Personal
1150	How Will Your Retirement Income Be Taxed?	1390	Exemptions: Standard Deduction Amounts
1160	Ordinary Income	1400	Standard Deduction and Personal
1170	Marginal Tax Rates	1 410	Exemptions: Married Couple
1180	Marginal vs. Effective Tax Rates	1410	Itemized Deductions
1190	2023 Marginal Tax Rates — Married Filing Jointly	1420 1430	Itemized Deductions Itemized Deductions — Home
		1430	Mortgage Interest
1200	Long-Term Capital Gains and Qualified Dividends	1440	Itemized Deductions — State and Local Taxes (SALT)
1210	Long-Term Capital Gains — Tax Reform	1450	Standard Deduction vs. Itemized
1220	Long-Term Capital Gains and Qualified Dividends: Tax Rates		Deductions
	Based on Taxable Income	1460	Other Tax Changes Worth Noting
1230	Long-Term Capital Gains and Qualified Dividends: Tax Rates, Married Filing Jointly	1490	Break
1240	Additional 3.8% Net Investment Income Tax		

1500	Legacy Planning	1690	Will
1510	Your Estate Comprises All the Assets	1700	Will Considerations
	You Own	1710	Premarital Agreement
1520	Goals of Estate Conservation	1720	Trust
1530	Benefits of Estate Conservation	1730	Parties Involved in a Trust
1540	Important Estate Documents	1740	Types of Trusts
1550	Estate Conservation Challenges	1750	Testamentary Trust
1560	Estate Conservation Challenges: Probate	1760	Living Trust
1570	Estate Conservation Challenges: Taxes	1770	Advanced Trust Strategies
1580	State Estate and Inheritance Taxes	1780	Why Consider a Bypass Trust?
1590	Basic Estate Tax Concepts	1790	Irrevocable Life Insurance Trust
1600	Unlimited Marital Deduction	1800	Last-Survivor Life Insurance Policy
1610	Federal Estate Tax Exclusion	1810	Charitable Giving Strategies
1620	Portability of Exclusion Between Spouses	1820	Providing for Your Heirs
1630	Potential Pitfalls to Portability	1830	Review Your Estate Plans Periodically
1640	Annual Gift Tax Exclusion	1840	Putting Your Knowledge to Work
1650	Step-Up in Basis vs. Carryover Basis Rules	1850	Evaluation Form and Complimentary,
1660	Distribution of Assets at Death		No-Obligation Consultation
1670	Distribution of Assets at Death	1860	Thank You
1680	Problems with Intestacy		