



ADVISOR OVERVIEW



# RETIREMENT ANSWERS101™

A Comprehensive Financial Education Course



[www.retirementanswers101.com](http://www.retirementanswers101.com)

Please be advised that investing involves risk and that no particular investment strategy can guarantee against a loss. All investments involve the risk of potential investment losses as well as the potential for investment gains. Prior performance is no guarantee of future results, and there can be no assurance, and clients should not assume, that future performance will be comparable to past performance. No client or potential client should assume that any information presented or made available through this paper should be construed as personalized financial planning or investment advice. Personalized financial planning and investment advice can only be rendered after engagement of the firm for services, execution of the required documentation, and receipt of required disclosures.



## Advisors stand out with Retirement Answers 101.

The Retirement Answers 101 program is very different from other financial education courses available to attendees and advisors today. Attendees will receive a manual, a booklet for note taking, and handouts that collectively represent over 175 pages of quality, comprehensive content, specifically written for investors who are nearing or in retirement.

Advisors will quickly see that the Retirement Answers brand is very modern and consistent throughout all electronic and print materials. Traditionally, advisors conducting public seminars will send out direct mail and hope that this single form of advertising will land in the hands of qualified prospects and provide enough information for them to decide whether they would like to attend the seminar. Retirement Answers incorporates traditional marketing (such as direct mail) but also helps advisors leverage technology to generate interest in the course, as well as share the value of attending.



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With Retirement Answers, marketing continues after the direct mail is delivered. The direct mail invitation prompts the prospective attendee to go to the advisor's custom-built Retirement Answers website where they are able to read more about the educational course, watch a two minute explainer video, download the course overview, register, and pay tuition via credit card, as well as sign up to receive a weekly Retirement Answers newsletter. Retirement Answers also offers digital marketing (learn more at [www.virtuedigitalmarketing.com](http://www.virtuedigitalmarketing.com)) and social media marketing packages to promote the course. Retirement Answers has a number of unique facets helping the course – as well as participating advisors – to stand out from the competition.

**“The most valuable commodity  
I know of is information.”**

— Gordon Gekko, from the 1987 movie, *Wall Street*

### **Course Description**

*This six hour financial education course is intended to provide pre-retirees and retirees with a better understanding of the many financial planning areas that need to be considered as they enter into or maintain the lifestyle they have become accustomed to during their retirement years.*



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### **Course Objectives**

The objective of this course is to provide valuable information to help create a retirement plan that gives you confidence. The information presented and the material you receive by participating in this financial course will help you make more informed retirement decisions, whether you are a DIY investor or work with a financial professional. After attending both three hour classes and reading the course manual provided, you should understand:

1. The basics of Medicare eligibility
2. Social Security election strategies
3. The difference in the three phases of your financial life
4. The different types of annuities and where they may or may not be appropriate for you
5. Things to consider if you are working with an insurance agent, broker, investment advisor, or some combination of all three
6. Passive, strategic, active, and tactical investment strategies
7. Required Minimum Distributions
8. How to properly title your investment and savings accounts

### **Course Materials**

Below is a list of branded Retirement Answers 101 course materials that are available:

- Custom RA 101 Website
- 100 Page Educational Manuals
- Attendee Course Overview & Outline
- Instructor Course Guidelines & Tips
- Attendee Course Notebook
- Pocket Folders
- Pullup Banners
- Indoor and Outdoor Signs
- Wedding Style Direct Mailer Invitations
- Post Card Invitations
- RSVP Service

### **Pocket Folder Handouts**

We have several handouts to be included in the Retirement Answers 101 pocket folders including the following:

1. 2016 Tax Reference Sheet
2. MetLife Retirement Income & Sequence of Returns
3. The Truth About When to Begin Taking Social Security
4. Morningstar Rating for Funds Fact Sheet
5. Nine Investment Strategies for Plan Participants
6. Consumer Financial Protection Bureau Reverse Mortgage Guide





## **Complete Course Outline** ( Below is an outline of the content in each section of the course:)

### **Section 1: Retirement Income Sources | 6**

- Three phases of a financial life cycle
- Types of investment accounts
- Type of securities licenses (series 6, 7, 63, 65, 66, etc.)
- Suitability vs. Fiduciary standard
- Insurance Agent vs. Broker vs. Investment Advisor
- Sequence of returns risk
- Pension plans: Payout and maximization
- Social Security maximization strategies
- Social Security and investment taxation
- Better understanding annuities
- Expert perspectives on the value of annuities
- Multi-year guaranteed annuities

### **Section 2: 21st Century Investing | 38**

- Investment fees and commissions
- The Rule of 100
- Asset allocation
- Passive/strategic vs active/tactical investment strategies
- Hidden Levers software
- Separately managed accounts
- Money managers
- Permanent life insurance
- Late stage college funding strategies
- College planning and retirement
- The buy & hold investment strategy

### **Section 3: Retirement Account Rules | 57**

- Investments to reviews
- In-service withdrawals
- Employer service plan rollover options
- Required minimum distributions
- Multi-generational "Stretch" IRAs
- Inheriting a retirement account

### **Section 4: Health Care in Retirement | 69**

- Medicare and Medicaid eligibility
- Long-Term Care options
- Reverse mortgages

### **Section 5: Retirement Lifestyle | 77**

- Working, retirement, and the transition between the two
- Spending your time in retirement

### **Section 6: Estate Planning | 80**

- Understanding estate planning
- Step-up in basis
- Properly titling all of your accounts
- Financial decisions after the loss of a loved one
- Additional investing information



To learn more about Retirement Answers 101, call us here at Virtue at 866.907.4275 or visit us at [www.retirementanswers101.com](http://www.retirementanswers101.com).



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