



# You Can Retire Well

A *new* retirement planning course for adults

Four evening sessions, 6:30- 9:00 PM  
**April 15, 22, 29 and May 6, 2009**

**University of Idaho-Boise, 322 E. Front St.**  
(in the Idaho Water Center, corner of Broadway & Front)  
Free covered parking!

**Fee: \$40** for individuals/**\$50** two people sharing a binder

Class size is limited; register today! Advance registration deadline: April 10.

For more information, contact Nickie  
University of Idaho-Boise, (208) 364-6163 or [nbell@uidaho.edu](mailto:nbell@uidaho.edu)

### Session 1—Retire Well: It's More Than Money

- Are you *really* ready to retire?
- Tips from successful retirees
- All that time—how you'll use it
- Staying well—physically & mentally
- Longevity—what's your number?
- Setting retirement goals
- Communicating your plan

### Session 2—Retire Well: Crunching the Numbers

- Estimate your retirement living expenses
- How much savings will you need?
- Review your balance sheet
- Prepare a savings estimate
- Late saver strategies
- Social Security and Medicare

### Session 3—Retire Well: Taking the Mystery Out of Investing

- Determine your risk tolerance
- Investment choices explained—stocks, bonds, mutual funds, annuities
- What is a financial planner?
- How to select a financial advisor
- How financial planners are compensated
- Don't get "taken" by scams or costly products

### Session 4—Retire Well: Making Your Money Last

- Risks and rewards of short- and long-term investing
- How taxes affect wealth building
- Build wealth by 'dollar cost averaging'
- Understanding diversification
- The importance of rebalancing your portfolio
- Make sure your savings & investments outlast you
- Withdrawal rates and strategies

Participants will receive a binder of materials containing session summaries to help you follow along with classroom presentations and helpful worksheets. You'll receive valuable reference tools to help you *Retire Well!*

**There will be NO marketing of financial products or services!**

**Taught by professionals from University of Idaho Extension, Idaho Dept. of Finance, and Social Security Administration**

*Sponsors: University of Idaho, University of Idaho Extension, AARP-Idaho, Idaho Department of Finance*

----Register on-line at <https://www.sites.uidaho.edu/uirsvp/> (paying by credit card or electronically) or by mail (paying with paper check and complete info. below). Mail check and registrant info. to:

U of I-Boise, You Can Retire Well ; 322 E. Front St., Ste. 180; Boise, ID 83702

\*Advance registration required by **April 10**. Fee:  \$40/ individual  \$50 two people sharing materials

Registrant's Name: \_\_\_\_\_ 2<sup>nd</sup> person's name: \_\_\_\_\_

Registrant's Home Address (street, city, zip): \_\_\_\_\_

Registrant's Home email address: \_\_\_\_\_ Daytime phone: (\_\_\_\_\_) \_\_\_\_\_