

Four Wednesday  
evening Seminars,  
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)

Participants will receive a binder of mate-  
rials containing seminar 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.**

*Retire Well* is taught by professionals from:

University of Idaho Extension  
Idaho Department of Finance  
Social Security Administration

# You Can Retire Well

Comments from previous participants:

*"I think the course was well rounded and covered  
the important things we should think about as we  
retire."*

*"The most helpful thing I learned is that investment  
and planning don't stop after you retire. Espe-  
cially if you retire early, you need to make your  
money work for you in retirement."*

*"I am only 50 years old...so I'm just beginning to se-  
riously think about retirement. The ...Retire  
Well course has given me a good start. I appreci-  
ated all the information in the binder; I know I  
will refer to it often in the future. I also appreci-  
ated all of the reference links you provided. The  
idea that I might live 20 to 30 years after retire-  
ment was a real thought provoker!"*

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Sponsors:

University of Idaho  
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AARP  
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## You Can Retire Well

A new retirement planning  
course for adults

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## Seminar 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

## Seminar 2

### Retire Well: Estimating Your Needs

- 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

## Seminar 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

## Seminar 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

Advance registration required by **April 10**

Fee:  \$40/ individual  \$50 two people sharing materials

Registration Information

To pay by Credit card or electronically go to <https://www.sites.uidaho.edu/uirsvp/> or

To pay by check, make payable to University of Idaho and mail with the following information to:

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

Registrant's Name: \_\_\_\_\_

2<sup>nd</sup> Person's Name: \_\_\_\_\_ (Shares Materials)

Registrant's Home Address: \_\_\_\_\_

Street \_\_\_\_\_ City \_\_\_\_\_ State \_\_\_\_\_ Zip \_\_\_\_\_  
Home email address: \_\_\_\_\_ Daytime phone: (\_\_\_\_) \_\_\_\_\_