



WELCOME TO *ONE-STOP* RETIREMENT PLANNING

Nest-Ed's Retirement Planning Course
Rollins College
1000 Holt Ave
Winter Park, FL 32789

Saturdays

January 27 &
February 3
9:30AM - 12:00PM



OR

Tuesdays

January 30 &
February 6
6:15PM - 8:45PM



Register or more info at
www.Nest-Ed.com/retire

Learn 15 tax mitigation strategies to keep more of what you earn, save, and invest, freshly updated for anticipated political and tax law changes.

Other topics covered:

- ▶ How much to earn, save and invest to be able to retire successfully with plenty of income
- ▶ Design what retirement looks like for you and the action steps needed to achieve this outcome
- ▶ Maximize tax deduction planning now that the standard deduction has doubled
- ▶ Exploit lower tax rates by considering strategic Roth conversions to make more of your retirement income tax-free
- ▶ How to handle and recover from a drop in the markets as you transition into, and are in, retirement
- ▶ Avoid triggering unnecessary large tax burdens for loved ones when passing assets to them
- ▶ How the SECURE Act and SECURE Act 2.0 recently passed impacts your retirement accounts and what to do NOW.
- ▶ Learn 15 tax mitigation strategies to keep more of what you earn, save, and invest, freshly updated for coming tax law changes and high inflation.
- ▶ How to successfully navigate high inflation and the coming tax law sunset of 2026
- ▶ How to utilize the three different tax treatment types of accounts for decades of tax-efficient withdrawals from your retirement savings
- ▶ Protect assets from being unjustly taken from litigation or catastrophic loss
- ▶ Maximize charitable impact for both you and the causes that matter to you
- ▶ Investment strategies for producing inflation protected retirement income to maintain your lifestyle
- ▶ Debt management in current high rate and high inflation environment
- ▶ What can we learn from the 70's high inflation decade to protect our investments from inflation?

A Peek Inside the Classroom

Stories of real-life experiences. Relevant, fact based, case studies. An interactive lecture format. Informative. Entertaining. Rewarding. Students feel welcome to participate and ask questions.

Pure education, absolutely no specific financial products promoted or sold during the course.

Course Syllabus

The course has 10 sections, separated into two, two and a half hour sessions. Sections include:

SECTION 1

How Much is Enough?

One of the questions we most often hear from course attendees is “How much money do I need to retire?” During this course, your instructor will walk you through how to calculate this figure. It will help you determine where you stand today, where you need to be to retire successfully, and what steps to take now to reach your retirement goal.



SECTION 2

Tax Mitigation

While taxes are unavoidable, many opportunities for reducing your tax burden are missed or discovered after it's too late.

Topics include:

- ▶ How does future inflation affect planning now?
- ▶ How to plan for proposed increase in capital gains and ordinary income rates, nullification of step-up in cost basis at death and Roth conversions, and reduction in estate tax exemption
- ▶ Top seven most relevant changes due to tax reform that probably affect you
- ▶ 15 tax mitigation strategies to keep more of what you earn, save and invest (plus bonus topic of Opportunity Zones to defer, reduce and eliminate capital gain taxes)
- ▶ How to minimize tax impact on retirement accounts due to SECURE Act and Securing a Strong Retirement Act proposals



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“Every year, we pay a lot in taxes. Now that we know how to keep more of what we earn, there's more to save and invest. This class pays for itself and then some.” ▶ CRAIG L

SECTION 3

Lifestyle Planning

If you aim at nothing, you will hit it. Planning and enjoying a successful retirement starts with knowing what that looks like. What do you have planned for your retirement? Is it aligned with your core values?

You will make assessments and begin designing within eight areas of your successful retirement years:

Health & Wellness	Marriage / Family
Faith, Community, Charity	Social
Career	Community
Money	Energy

This helps you develop your purposes for your hard-earned years of savings.

SECTION 4

Retirement Account Contributions & Distributions

Retirement accounts are like an egg, once the shell is broken, you can't get the mess back in! Contribution and distribution mistakes often can't be undone, and worse, can be compounded with penalties and tax consequences.

Topics include:

- ▶ Cash flow, three types of tax treatments for accounts, contribution limits, backdoor Roths*
- ▶ Nuances of contributions and withdrawals from retirement accounts – IRAs, Roth, 401k, etc. and how to use them to your advantage
- ▶ Required minimum distribution planning to minimize tax impact & avoid 50% penalties
- ▶ Special tax treatment for company stock to save tens of thousands

*Potential tax law changes to nullify Roth conversions and backdoor Roths

SECTION 5

Rollovers and Beneficiaries

Properly transferring between retirement accounts while alive, and at passing, avoids BIG tax mistakes.

This syllabus and course are intended to be used for educational purposes only and does not constitute tax, legal, or investment advice.



“The team provided a comprehensive overview of all the information I need to begin preparing for my future. Worth my time and I am excited to pursue the options David and Kellen offered.” ▶ EARL C

Topics include:

- ▶ Proper rollovers to avoid taxes, both now and in the future
- ▶ Assessing when to do rollovers versus leaving assets in an employer sponsored plan
- ▶ Top five beneficiary mistakes to avoid to prevent unnecessary taxes and unintentionally disinherit loved ones
- ▶ SECURE Act - changes to your retirement accounts and how they might affect you

SECTION 6

Effective and Efficient Estate Planning

Estate planning isn't just for the rich, it's for everyone.

To be **effective** means your life-accumulated wealth goes to the right people in the best manner as to not ruin their work ethic. We all know beneficiaries of wealth who were not wise with how they used it.

Efficient means in a way that avoids or minimizes the costs of probate and taxes.

This section covers:

- ▶ Estate Planning intentions and how to assess when to update
- ▶ The four basic documents everyone needs and why
- ▶ Various trusts and which are most relevant for you; or, do you even need a trust?
- ▶ Naming appropriate trustees, successor trustees, trust advisors and trust protectors
- ▶ How potential estate law changes may impact your current estate planning strategy



SECTION 7

Pensions, Social Security and Retirement Income Sources

What's your exit strategy? How will you produce inflation-protected retirement income to maintain your lifestyle?

Topics include:

- ▶ Social Security claiming strategies to maximize benefits and what to expect in the future
- ▶ Assessing pension and annuity payout options to maximize total benefits to you
- ▶ Annuities: Assessing the costs, benefits, limitations and tax treatment

SECTION 8

Investment Strategies

With everything going on politically, socially and economically, how can you be sure you are making the right decisions with your investments?

Topics include:

- ▶ How to structure your retirement investments to be prepared for higher inflation, proposed tax increases, and regulatory changes
- ▶ How to determine and assess the costs and return/risk ratio of your current investment strategy
- ▶ What's needed to design an investment strategy to effectively maintain your lifestyle throughout 30 years of retirement
- ▶ Three principles for successful investing



"I have a loved-one who was financially devastated through litigation. This class teaches you how to protect your assets." ▶ GABRIELA C

SECTION 9

Asset Protection & Longevity Planning

After working decades to grow your assets, protecting them from being unjustly taken or catastrophic loss is a worthy concern.

Topics include:

- ▶ Liability protection, titling of accounts, insured limits, umbrella, uninsured protection
- ▶ Protecting against the risk of incapacitation limiting our ability to work
- ▶ Access to quality medical care and adequate health insurance
- ▶ Understanding and knowing what to expect with Medicare premiums and coverage
- ▶ The three ways to plan for future long-term care needs
- ▶ Assessing life insurance, when it is appropriate and what types to use for your purposes
- ▶ Re-purposing life insurance for long-term care protection

SECTION 10

Pulling It All Together

- ▶ Research on the top five concerns of the affluent and how to take care of them
- ▶ Review of case studies throughout the course to inventory top opportunities specific to you
- ▶ Set intentions, assess, develop plan, execute, review

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COVER YOUR ASSETS, RESERVE YOUR SEAT

Instructors & Materials

Learn more at www.Nest-Ed.com/Instructor

Instructor

David A. Witter is a CERTIFIED FINANCIAL PLANNER™ and has been teaching retirement courses since 2005 at Rollins College, UCF, Valencia Community College and for government employees in Seminole County. During the last seven years while tracking participant evaluations, he has earned a rating of 'excellent' 98% of the time. Learn more at www.Nest-Ed.com/instructor.



Co-Instructor

Kellen H. Williams is a CERTIFIED FINANCIAL PLANNER™ and a Licensed Investment Advisor. He achieved a Bachelor's in economics from Vanderbilt University while also playing varsity football all 4 years. He has taught multiple financial and retirement preparation courses alongside David and financial literacy seminars for nonprofits such as Jobs Partnership.



Co-Instructor

Danica Bolton is a Licensed Investment Advisor. She achieved a Bachelor's in education from Flagler College and also her Masters in Education from the University of Central Florida. She has taught multiple financial and retirement preparation courses alongside David and Kellen.



Course Textbook

You will receive a PDF course workbook that covers all the topics mentioned. It is yours to keep and will allow you to take notes while capturing your top "take-aways" to help you apply the knowledge gained in the course. You also will be given a link for a personal "nest check" to see if you are on track to retire.

Optional One-on-One Consultation

If you have questions that are specific to your situation, a one-on-one consultation can be scheduled with David or Kellen following the course. This is a complimentary consultation for those who attend the course, but is not required.



"Both David Witter and Kellen Williams did an outstanding job! They're extremely knowledgeable, presented a lot of valuable information in a way that's understandable. Their examples and excellent visuals enhanced learning. They provided excellent tools/checklists to pull it all together; we learned a lot and will recommend these seminars to friends." ► SANDY AND JACK F

Why Attend?

42% of Americans are at risk for retiring without enough capital and only 18% feel confident about their retirement preparedness—Employee Benefits Research Institute

With advancements in healthcare and science increasing our longevity, the need for a sound financial plan is more important than ever since we are spending one-third of our life now in retirement.

Rapidly changing economic, social and political environments present us with new challenges, but also opportunities to more effectively plan for retirement. Bull markets, bear markets, high inflation, tax and estate law changes, uncertain Social Security benefits, Medicare changes, and long-term care planning needs (just to name a few) leave many thirsting for knowledge to help in making the right choices.

This course helps you separate the noise from what truly matters when planning and preparing for retirement.

Who Should Attend

NestEd's Retirement Planning Course is a robust, five-hour education offering for just about anyone approaching retirement. Whether you recently retired, are planning to retire tomorrow, or if you have 20 years left before you're ready to hang your hat, this course offers new and extensive knowledge needed to be successful now, and during your thirty plus years of retirement.

If you have ever wondered...

- ▶ I've heard about the possibility of tax and estate law changes, but am unsure of what adjustments I may need to make to my financial and estate plans to ensure they are setup in the most tax-efficient manner
- ▶ I have a loved one that needed long-term care... how do I protect my family with LTC planning?
- ▶ I think future tax rates will be higher, so what can I do now to plan for that?
- ▶ I have several retirement accounts... how do I withdraw funds tax efficiently for my retirement? "Exit Strategy"
- ▶ I have investments for my retirement, but I'm worried about a market downturn right before I need to retire...

- ▶ I'm worried about having adequate healthcare insurance, rising healthcare costs and understanding Medicare...
- ▶ I've heard many opinions about when to claim Social Security, but which is best for me?
- ▶ I think I have a decent handle on my retirement plan, but I need a thorough course as a "checklist" to make sure I'm fully ready...
- ▶ It's been more than five years since I had my estate plan reviewed. Does it do what I want it to for my loved ones?
- ▶ My accountant seems to be a historian, reporting what happened each year on my tax return, but I need relevant tax planning ideas to be more proactive...
- ▶ I've heard of the SECURE Act and CARES Act, and the "Securing a Strong Retirement Act" proposal but how do they affect me directly?
- ▶ With today's litigious society, how do I ensure I'm doing everything I can to protect my assets?
- ▶ I am charitably inclined about causes important to me, but how can I maximize my tax savings given the standard deduction changes?

... then this course is for you!

Are you a CPA? This course on personal financial planning qualifies for 7 Technical Business CPE credits for Florida CPAs. Written proof of attendance will be supplied.



RESERVE YOUR SEAT, COVER YOUR ASSETS.

HOW TO REGISTER

Online at
www.Nest-Ed.com/retireConducted at Rollins College
1000 Holt Avenue Winter Park, FL 32789 Saturdays at Rollins | Tuesdays at Winter Park Library**By Phone**

407-801-2972

Call us today with questions or to Register. We accept Visa, MasterCard, American Express or Discover

By Mail

Mail completed form:

Retirement Course Registration
Attn: David Witter, Instructor
1091 W. Morse Blvd., Ste. 200
Winter Park, FL 32789

*If registering by phone or mail, please mention or notate you are a CPA and will be earning CPE credits for attending. Make check payable to: Financial Harvest.

SATURDAYS

January 27 & February 3

9:30AM TO 12:00PM

IN PERSON on Rollins Campus



OR

TUESDAYS

January 30 & February 6

6:15PM TO 8:45PM

IN PERSON at Winter Park Library

**\$49****REGISTRATION***

*Advanced registration required.

The course includes:

- ▶ Online course workbook
- ▶ Attend with your spouse, partner or guest
- ▶ Optional one-on-one consultation with the course instructor

MAIL-IN FORM

I will attend: Saturday classes (IN PERSON on Rollins Campus): Jan 27 & Feb 3
 Tuesday classes (IN PERSON at Winter Park Library): Jan 30 & Feb 6

Your Name: _____

Address: _____

City: _____ State: _____ Zip: _____

Email Address: _____
(Required for registration confirmation)

Mobile Phone: _____ Home Phone: _____

Tuition: \$49 (advance registration is required).

Tuition includes PDF workbooks for each session.

 Spouse/Guest will attend for free.

Spouse/Guest Name: _____

I am paying by Check (Make check payable to: Financial Harvest) Visa American Express MasterCard Discover

Credit card number: _____

Expiration Date: _____ CVV Code: _____

Name on the card: _____

Credit card billing address: _____

Cardholder signature: _____

Mail completed form:

Retirement Course Registration

Attn: David Witter, Instructor

1091 W. Morse Blvd., Ste. 200

Winter Park, FL 32789

**NestEd**

All net tuition proceeds will go to Rollins College, Crummer Graduate School of Business Scholarship Fund. Any views or opinions presented during this course are solely those of the presenter and do not necessarily represent those of Rollins College.



Nest-Ed's Retirement Planning Course

An Educational Course for Adults – Ages 50 to 70

Not to be mailed prior to January 4

Retirement Course Registration
1091 W. Morse Blvd., Ste. 200
Winter Park, FL 32789

Nest-Ed's Retirement Planning Course An Educational Course for Adults – Ages 50 to 70



Now being conducted at Rollins College
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 Saturdays at Rollins College | Tuesdays at the Winter Park Library

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OR

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6:15PM TO 8:45PM

IN PERSON at the Winter Park Library



Thinking about retirement is one thing. Planning is another. With new tax law changes, higher inflation and more and more personal responsibility for our successful retirement, the need for smart, sound strategies has never been more important.

Learn how to:

- ▶ Determine how much you need to retire
- ▶ Implement effective investment strategies to **protect your retirement income from inflation**
- ▶ Minimize risks and increase asset protection
- ▶ Develop your full picture retirement plan and goals
- ▶ Exploit current lower tax rates and prepare effectively for coming higher rates in 2026 or before
- ▶ Utilize changes in the SECURE Act 2.0 passed 12/23/2022 to mitigate taxes now and in retirement before rates increase in 2026.
- ▶ How to handle and recover from unexpected market drops near retirement.

**If you are a Florida CPA, you will earn 7 technical business CPE credits for attending this course!
Written proof of attendance will be supplied.**