



## WELCOME TO ONE-STOP FINANCIAL PLANNING

Nest-Ed's Wise Wealth Strategies for Your 30s, 40s & 50s



### THURSDAYS

February 19 & February 26  
6:15 p.m. to 8:15 p.m.



**ONLINE ONLY**  
On Zoom

OR

### MONDAYS

February 23 & March 2  
6:15 p.m. to 8:15 p.m.



**IN-PERSON**  
At Rollins

Register or learn more at:  
[www.Nest-Ed.com/wealth](http://www.Nest-Ed.com/wealth)



### It's easy to put off planning for the future when the present is so demanding.

This course is designed for professionals (age 35 - 50) entering their peak income-earning years. This is a critical time for informed decision-making about wealth accumulation, debt management, tax mitigation, retirement planning, benefit optimization, and being wise with family finances.

#### Topics covered include:

- ▶ **How much is enough** - How much do you need to earn, save, and invest for a successful retirement.
- ▶ **Lifestyle planning** - Design what life looks like now AND will look like in retirement while setting up financial strategies to support making your design a reality.
- ▶ Utilizing optimal strategies for **achieving financial goals** such as home purchase and improvements, college savings, weddings, early retirement, and freedom to travel.
- ▶ **Investment strategies** - How to handle and recover from a drop in the markets while optimizing growth to produce inflation-protected income to maintain your lifestyle in retirement.
- ▶ **Tax deduction planning** now that the standard deduction has doubled
- ▶ **Exploiting lower tax rates** with strategic Roth conversions to produce more after-tax income in retirement.
- ▶ How to navigate the unique financial challenges of the **"sandwich generation."**
- ▶ **Protecting assets** from being unjustly taken through litigation or catastrophic loss.
- ▶ **Maximizing charitable impact** for both you and the causes that matter to you.
- ▶ How do the tax law changes in the **One Big Beautiful Bill Act (OBBBA)** impact you, and what can you do NOW?
- ▶ **Family finances** - helping aging parents make wise decisions, effectively funding children's education costs, and how to plan for and handle an inheritance.
- ▶ How to **build wealth** in today's complex, rapidly changing and technologically advanced environment

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## Why Attend?

This isn't your parents' retirement. The planning landscape, challenges, and opportunities have changed.

Many current retirees enjoy traditional pensions, with 89% of Fortune 100 companies offering defined benefit pension plans in 1985. Today, only 17% offer pensions, placing new responsibilities on our generation.

In addition, longer life spans, rising education costs, additional tax complexity, and uncertainty about the future of social programs such as Social Security and Medicare, demand comprehensive planning by each of us. Bull markets, bear markets, rising interest rates, tax and estate law changes, and greater family financial needs (to name a few pressing concerns) leave many people thirsting for knowledge to help them make the right choices.

**This course helps you separate the noise from what truly matters when planning and tackling these challenges.**

## Who Should Attend?

Nest-Ed's Wise Wealth Strategies for Your 30s, 40s & 50s is a robust, four-hour educational program for just about all professionals (age 35 - 50) entering their peak income-earning years.

### If one of these statements describes you...

- ▶ When will it be "safe" for me to retire?
- ▶ The freedom to travel is important to me – how do I make it a reality in retirement?
- ▶ I'm saving (or planning) to help with my children's college education expenses while also saving for retirement. How do I make sure I balance the two to be successful in both?
- ▶ I want to help my adult children pay for a wedding or other expenses; how do I factor this into my savings and retirement strategy?
- ▶ I have a loved one needing long-term care; how do I protect my family with LTC planning?
- ▶ How do I take advantage of the OBBBA changes and plan for the future?
- ▶ What estate planning documents do I need personally, and how can I ensure my parent(s) are set up properly?
- ▶ How do I utilize my company benefits optimally to protect my loved ones and save taxes, both now and in the future?
- ▶ With billboards everywhere claiming "My attorney got me \$400,000" everywhere, how do I ensure my assets are properly protected?
- ▶ I am charitably inclined regarding causes that are important to me, but the standard deduction prevents me from getting tax benefits. What can I do?
- ▶ Which retirement savings vehicles are right for me, and which should I fund first? Should I do Roth, pre-tax or after-tax contributions?

**... then this course is for you!**



## A Peek Inside the Classroom

Stories of real-life experiences. 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 seven sections, separated into two, 2-hour sessions. Sections include:

### SECTION 1

#### Lifestyle Planning

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

We lead you and your spouse / loved one through assessments in eight areas to reflect and design your successful retirement years:

| Health & Wellness                | Learning & Growth        |
|----------------------------------|--------------------------|
| Spirituality, Community, Charity | Leisure                  |
| Career                           | Home                     |
| Finances                         | Meaningful Relationships |

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

## SECTION 2

### How Much Is Enough?

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

While saving for retirement is the ultimate long-term goal, you may have other intermediate saving objectives. Other concerns covered in this section include the following:

- ▶ Down payment on a home
- ▶ College saving
- ▶ Funding a wedding
- ▶ Freedom to travel
- ▶ Retirement – early? On track?

*"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

## SECTION 3

### Tax Mitigation

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

Topics include:

- ▶ How future inflation affects planning now
- ▶ How the tax law changes in the One Big Beautiful Bill Act (OBBBA) affect you and what to do now
- ▶ How to effectively utilize retirement accounts today to save taxes in the future
- ▶ Tax-efficient savings strategies for college, weddings, 2nd home, and other goals
- ▶ How to minimize tax impact on retirement accounts under the SECURE Acts and the OBBBA
- ▶ 15 tax mitigation strategies to keep more of what you earn to save and invest

## SECTION 4

### Wealth Accumulation – Strategies, Tools, and Obstacles

Accumulating wealth is so much more than just having a pile of money. Wealth accumulation is a long-term, disciplined practice that allows you to achieve some of your most meaningful goals in life. With limitless vehicle and investment options, savvy planning is required.

Topics include:

- ▶ What to avoid and what to move toward
- ▶ How do taxes affect strategies today for tomorrow's wealth?
- ▶ Investment vehicles and tools
- ▶ Investment strategies – building a portfolio

## SECTION 5

### Money and the Family

It's said that money can't buy happiness, but it can buy freedom, security, and safety for you and your loved ones. Money and finances are intertwined with our family relationships. This section covers a breadth of topics, from raising financially responsible children to estate planning.

Topics include:

- ▶ Sandwich generation – unique GenX challenges
- ▶ Raising financially responsible children
- ▶ How to plan for and handle an inheritance
- ▶ Helping aging parents be wise with their wealth
- ▶ Estate planning – core four, guardianship, a testamentary trust
- ▶ Proper beneficiaries to save probate and taxes

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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

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## SECTION 6

### Asset Protection

As you work to grow your assets, protecting them from being unjustly taken or catastrophic loss is a worthy concern. With increasing longevity and our litigious society, planning for these risks is no longer optional but a requirement.

Topics include:

- ▶ Protecting against the risk of incapacitation, limiting your ability to work
- ▶ Homeowners insurance options, proper auto liability protection, and titling of assets to protect assets
- ▶ Helping aging parents and your future self, understanding Social Security claiming strategies, Medicare, and long-term care (LTC)
- ▶ Assessing life insurance, when it is needed, and what types to use for your objectives
- ▶ Optimizing workplace benefits: FSAs, HSAs, group life, health insurance plans, and group LTD
- ▶ Transferring liability risks that are too costly to self-insure

## SECTION 7

### Pulling It All Together

- ▶ Research on the top five concerns of the affluent and how to take care of these issues
- ▶ Review of case studies throughout the course to inventory top opportunities specific to you
- ▶ Set intentions, assess, develop plan, execute, review
- ▶ Checklist of top "quick wins" from each section to put into action immediately



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

– Gabriela C

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# COVER YOUR ASSETS, RESERVE YOUR SEAT

## Instructors & Materials

### Instructor

**David A. Witter** is a CERTIFIED FINANCIAL PLANNER™ and has taught 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.



### Co-Instructor

**Kellen H. Williams** is a CERTIFIED FINANCIAL PLANNER™ and a Licensed Investment Advisor. He was awarded a Bachelor's in Economics from Vanderbilt University while playing four years of varsity football. Kellen has taught multiple financial and retirement preparation courses alongside David since 2017. His passion for financial literacy has expanded to include podcasting with Plant. Harvest. Prosper.



### Co-Instructor

**Danica Bolton** is a CERTIFIED FINANCIAL PLANNER™ and Licensed Investment Advisor. She earned a Bachelor's in Education from Flagler College and her Master's in Education from the University of Central Florida. She has taught multiple financial and retirement preparation courses alongside David and Kellen.



### Course Workbook

By registering for this course, you will receive digital course workbooks designed for easy reference as you follow along during the class. You will also receive several downloadable handouts and worksheets to help you apply the concepts and strategies discussed throughout the course.

### Optional One-on-One Consultation

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

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*“David is an instructor who has won the respect of students with his in-depth knowledge, heartfelt guidance, and ability to make complex retirement planning solutions seem possible.”*

– Karen M

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RESERVE YOUR SEAT, COVER YOUR ASSETS

## HOW TO REGISTER

 **By phone**  
407-801-2972

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

 **By mail**

 **Online at**  
[www.Nest-Ed.com/wealth](http://www.Nest-Ed.com/wealth)



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**IN-PERSON**  
At Rollins

# \$49

# Registration

Advanced registration required

The course includes:

- ▶ Digital PDF course workbooks for each section
- ▶ Attend with your spouse, partner, or guest
- ▶ Optional one-on-one consultation with the course instructor

I will attend:

Thursday classes (online): February 19 & February 26

Monday classes (in-person): February 23 & March 2

Your Name: \_\_\_\_\_

Address: \_\_\_\_\_

City: \_\_\_\_\_ State: \_\_\_\_\_ Zip: \_\_\_\_\_

Email Address: \_\_\_\_\_

(Required for registration confirmation)

Mobile Phone: \_\_\_\_\_

Home Phone: \_\_\_\_\_

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

Tuition includes one set of digital workbooks.

Spouse/Guest will attend for free.

Spouse/Guest Name: \_\_\_\_\_

I am paying by  Check

(Make check payable to: Financial Harvest)

Visa  MasterCard  American Express  Discover

Credit card number: \_\_\_\_\_

Expiration Date: \_\_\_\_\_

CVV Code: \_\_\_\_\_

Name on the 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

**All net tuition proceeds will go to Rollins College, Crummer Graduate School of Business Alumni Board. 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 Wise Wealth Strategies for Your 30s, 40s & 50s

Nest-Ed's Course Registration  
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Winter Park, FL 32789

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Thinking about the future is one thing. Planning is another. With new tax law changes, uncertain social security and more and more personal responsibility for our financial security and retirement readiness, the need for smart, sound strategies has never been more important.

Learn how to:

- ▶ Determine how much is enough and if you are on track
- ▶ Uncover wealth accumulation strategies and tools
- ▶ Effectively manage family finances
- ▶ Implement effective estate planning
- ▶ Minimize risks and increase asset protection
- ▶ Develop your full-picture retirement plan and goals
- ▶ Leverage OBBBA tax law changes - including higher SALT and standard deductions, improved QBID deductions, and new savings opportunities - to reduce taxes