NestEd

WELCOME TO *ONE-STOP* RETIREMENT PLANNING

NestEd's Retirement Planning Course

For those who are building wealth and want to be intentional about preserving and enjoying it.

SATURDAYS
October 3 & 10
9:30am to 12:00pm
IN-PERSON at Rollins College

TUESDAYS
October 6 & 13
6:15pm to 8:45pm
ONLINE via Zoom

Register or learn more at: www.Nest-Ed.com/retirement

Grow More. Keep More. Spend More. Give More.

Topics Include:

- Understand the tax law changes in the One Big Beautiful Bill (OBBBA), which are temporary, how they impact you, and what to do NOW
- Determine how much to earn, save, and invest to retire successfully with plenty of income
- Design the retirement you want and identify the action steps needed to achieve it
- Maximize your tax deductions now that the standard deduction has increased
- Take advantage of lower tax rates with strategic Roth conversions to make more of your retirement income tax-free
- Learn how to handle and recover from market declines as you transition into and through retirement
- Avoid unnecessary tax burdens for loved ones when passing assets to the next generation
- Understand how the SECURE Act and SECURE Act 2.0 impact your retirement accounts
- Position your investments for today's high valuation environment while protecting against market declines
- Learn 15 tax mitigation strategies to keep more of what you earn, save, and invest - updated for the latest OBBBA changes
- Use the three types of tax-advantaged accounts to create decades of tax-efficient retirement income
- Protect your assets from unjust loss due to litigation or other catastrophic events
- Maximize your charitable impact while benefiting both you and the causes that matter most
- Use investment strategies to create inflation-protected retirement income and maintain your lifestyle
- Manage debt effectively in today's higher interest rate and higher inflation environment

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A Peek Inside the Classroom

Expect real-life stories, relevant case studies, and an interactive lecture format that encourages questions and participation.

This is pure education: no specific financial products are promoted or sold during the course.

Course Syllabus

This course has 10 sections, separated into two, two and a half hour sessions.

Digital Course Materials

Prior to each class, you will receive digital workbooks to follow along during the class. You may also receive supplemental handouts and worksheets to help you apply the knowledge gained during the course.

SECTION 1

Lifestyle Planning

Clarify what a successful retirement looks like across key areas and align your plan with your 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

SECTION 2

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, learn how to calculate what you need to retire, where you stand today, and what steps to take now to retire successfully.

"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

Retirement Account Contributions & Distributions

Retirement accounts are like an egg, once the shell is broken, you can't get the mess back in! Learn how to make the most of your retirement accounts while avoiding costly, irreversible mistakes.

Topics include:

- Contribution limits
- Backdoor Roth strategies
- Smart, tax-efficient withdrawals
- Required Minimum Distributions (RMDs)
- Special tax treatment for company stock options

SECTION 4

Investment Strategies

With political, social, and economic changes, how can you be confident in your investment decisions?

Topics include:

- Structuring retirement investments for inflation, taxes, and regulations
- How to plan for "sequence of returns" risks in retirement
- Designing a plan to sustain your lifestyle through retirement
- Three principles for successful investing and tax efficiency

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

SECTION 5

Tax Mitigation

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

Topics include:

- Planning for inflation, tax rate changes, and estate tax updates
- Key tax reform impacts that may affect you
- 15 strategies to keep more of what you earn, save, and invest (including Opportunity Zones)
- Reducing taxes on retirement accounts & inherited IRAs

SECTION 6

Asset Protection and 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: account titling, insurance, and umbrella coverage
- Safeguarding against incapacity and loss of income
- Access to quality medical care and health insurance
- Navigating Medicare premiums and avoiding IRMAA
- Planning for future long-term care needs
- Life insurance: when, what type, and repurposing for long-term care protection

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:

- Evaluate Social Security claiming strategies
- Pension and annuity options
- How to turn assets into reliable, inflation-aware income.

SECTION 8

Rollovers and Beneficiaries

Properly transferring assets during life and at passing can save you and your heirs significant taxes.

Topics include:

- Rollovers: when and how to avoid taxes
- Deciding between rollovers or employer plans
- Top beneficiary mistakes to prevent tax issues and unintentionally disinheriting loved ones
- SECURE Act changes and their impact on your accounts

"Excellent use of time!!! Instructors were friendly, professional and knowledgeable. I learned so much!"
– Stephanie F.

SECTION 9

Effective and Efficient Estate Planning

Estate planning isn't just for the wealthy, 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.

To be **efficient** means in a way that avoids or minimizes the costs of probate and taxes.

Ensure your wealth goes to the right people, in the right way, while reducing probate costs and taxes and deciding when trusts and updates are needed.

SECTION 10

Pulling It All Together

Review case studies, organize your top opportunities, and build a clear action plan to implement what you've learned

COVER YOUR ASSETS, RESERVE YOUR SEAT

Comprehensive Instruction

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. David is known for his in-depth knowledge, heartfelt guidance, and ability to make complex retirement planning solutions seem possible. He has earned a rating of 'excellent' 98% of the time.

Co-Instructors

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.

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.

Optional Consultation

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

"[The instructors] are extremely knowledgeable and 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."
– Karen M

WHY ATTEND?

42% of Americans risk retiring without enough capital, and only 18% feel truly confident about their readiness for retirement - according to Employee Benefits Research Institute.

At the same time, advances in healthcare and science are extending longevity, meaning many of us will spend 30+ years in retirement. A longer life calls for a **smarter financial strategy**.

Today's rapidly shifting economic, political, and social landscape creates both uncertainty and opportunity. Market cycles, inflation, tax and estate law changes, evolving benefits, and long-term care considerations leave many investors searching for clarity.

This course helps you cut through the noise and focus on what truly matters — so you can make informed, confident retirement decisions.

WHO SHOULD ATTEND?

This Retirement Planning Course is ideal for:

- Individuals within 20 years of retirement
- Those planning to retire soon
- Recent retirees seeking a second opinion
- **Anyone** wanting a comprehensive retirement readiness checklist

**** 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. ****

THIS COURSE IS FOR YOU IF YOU'VE EVER WONDERED...

- What's the best strategy for Social Security and Medicare?
- Are rising healthcare costs built into my plan?
- Am I prepared for market downturns near retirement?
- How do I protect assets and plan for long-term care?
- Does my estate plan still reflect my wishes?
- How do current and future tax and estate law changes affect my planning?
- How can I prepare for higher future tax rates and withdraw retirement funds tax-efficiently?
- How can I be more proactive with tax planning?
- How do recent laws (SECURE Act, OBBBA, CARES Act, etc.) impact me?
- How can I give charitably while maximizing tax efficiency?

"Simply the best financial education I have ever received!!"
– Carole L

Retirement by Design - Not by Default

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

Mail completed form to:

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

Online at www.Nest-Ed.com/retire

*If registering by phone or mail, please mention or notate you are a CPA and will be earning CPE credits for attending.

IN-PERSON at Rollins

1000 Holt Avenue, Winter Park, FL 32789

SATURDAYS
October 3 & 10
9:30 am to 12:00 pm

OR

ONLINE via Zoom

TUESDAYS
October 6 & 13
6:15 pm to 8:45 pm

$49 Registration*

*Advanced registration required

Course registration includes:

- Attendance for you and a guest
- Digital course workbooks
- Optional one-on-one consultation with a course instructor

I will attend:

IN PERSON at Rollins College

☐ Saturday classes: October 3 & 10 (9:30 am - 12:00 pm)

ONLINE

☐ Tuesday classes: October 6 & 13 (6:15 pm - 8:45 pm)

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 with me (no additional cost)

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 to:

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

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All net tuition proceeds go to the 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.

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An Educational Course for Adults - Ages 50 to 70

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Retirement Planning Course

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REGISTER TODAY!

In-Person and Online Options!

Thinking about retirement is one thing.
Planning for it is another.

Learn how to:

- Determine how much you need to retire
- Develop a comprehensive retirement plan
- Implement effective estate planning
- Minimize risks and protect assets
- Optimize Roth, pre-tax, and after-tax IRAs
- Mitigate taxes and leverage new tax laws

** Florida CPAs will earn
7 technical business CPE credits for
attending this course! **

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