Introducing our

Financial Planning Workshops

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Suitability of Financial Planning Workshops

- **People starting out on a career**
- **As a refresher course for experienced people**
- **Workshops will be run at our regular events preceding the main speaker**

Financial Planning Workshops

- **Fundamentals of Investing**
- **Building a Diversified Portfolio**
- **Active versus Passive Investing Strategies**
- **Retirement Planning**
- **Managing your Cash Flow in Retirement**
- **Safe Withdrawal Rates from your Retirement Portfolio**
- **Claiming Social Security Benefits**
- **Estate Planning**

Fundamentals of Investing

- Personal Investor Profile, PIP
- Measuring risk and returns
- Techniques to minimize risk
- Investment vehicles
  - Stocks and bonds
  - Mutual funds, Closed-end funds
  - Exchange traded funds, ETFs
  - REITs, MLPs, etc.

Building a Diversified Portfolio

- **Modern Portfolio Theory**
- **The Efficient Market Hypothesis**
- **Building a simple 3-asset portfolio**
- **Building a multi-asset portfolio**
- **Rebalancing strategies**
- **Investment Policy Statement, IPS**

Active versus Passive Investment Strategies

- Passive Investor: Seeks market returns
- Active Investor: Everyone else
- What advantage does the active trader have?
- Who is on the other side of every trade?
- Can you predict the future better than anyone else?

Retirement Planning

- Accumulation phase
  - Incentives for starting early
- Tax deferred accounts: Traditional IRA, 401(k)
- Tax free accounts: Roth IRA, Roth 401(k)
- Taxable accounts
- Managing your retirement accounts

Managing your Cash Flow in Retirement

- How much do you need? Major expenses
- Income: The 3-legged stool
  - Social Security
  - Pension
  - Retirement portfolio
- Reverse mortgage
- Annuities: Immediate and longevity
- Long term care and umbrella liability policies

Safe Withdrawal Rates from your Retirement Portfolio

- Bengen’s 4% Rule
  - Variations on the 4% rule
- RMD strategy
- Bucket techniques
- Other withdrawal considerations
  - Glide paths in retirement

Social Security Claiming Strategies

- **Full retirement age, FRA**
- **Early retirement**
- **Delayed retirement**
- **Simple strategies for single people**
  - **File and suspend**
- **Strategies for married couples**
  - **Claim some now, more later**

Estate Planning

- Wills, probate
- Revocable Living Trusts, RLT
- Limited power of attorney for financial matters
- Advance directive, Living will
- Building your binder
- Practical considerations for executor/trustee
- Digital legacy: email, social media, photos.

Tell your Friends!!!

- **Do you have any family members, friends, neighbors, who could benefit from these workshops?**
- **Workshops will be run at our regular events preceding the main speaker**
  - **Also plan to present them free at a local library**
  - **Check our website www.siliconvalleyaaii.org for location and times.**