

Course Registration  
Chad Slagle, Instructor  
419 Saint Louis Street  
Edwardsville, IL 62025

**NEW  
for 2016**

**Educational  
Retirement  
Course**

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## ARE YOU READY FOR RETIREMENT?

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[empoweruniversityclass.com](http://empoweruniversityclass.com)

## COMING TO A LOCATION NEAR YOU

### ARE YOU READY FOR RETIREMENT?

Do you wish there was a resource that could help educate you and empower you on how to make better decisions with your hard earned dollars?

Then this EDUCATIONAL 2 day course is for you!

Now being conducted at

**Southern Illinois University,  
Edwardsville**

1 Hairpin Drive,  
Edwardsville, IL

*Note: This class is being held at Southern Illinois University, Edwardsville SIUE, but is not a SIUE-sponsored class.*

#### Tuesdays

February 16th and 23rd  
10:00 am - 12:00 pm

- or -

#### Thursdays

February 18th and 25th  
6:00 pm - 8:00 pm

### ENROLL NOW AND LEARN HOW TO:

- Plan your retirement income to fit your lifestyle
- Apply specific strategies designed to increase Social Security Retirement Benefits – in 2016 your options may be LIMITED
- Take control of your 401(k) and retirement accounts
- Calculate how much risk you're taking with your hard earned dollars
- Eliminate unnecessary fees

**SEE INSIDE FOR MORE DETAILS**

NO MATTER WHERE YOU ARE  
**IN YOUR RETIREMENT PLANNING,**  
THERE'S STILL TIME TO MAKE A DIFFERENCE.

### IS THIS COURSE RIGHT FOR ME?

You spent a lifetime educating yourself and making sacrifices to save your money for retirement. Now, it is time to invest two days to prepare for your retirement! Walk away from this class with a blueprint to address the many challenges you may face during your retirement years.

***"When you're finished learning, you're finished"***

-Ben Franklin

## 5 KEYS TO RETIREMENT YOU WILL LEARN

1. How to create an income plan and prepare for retirement
2. How to manage your portfolio on your terms
3. How to potentially take control of your 401k and other employer sponsored plans
4. How to make sure your assets ARE as passed on in the most tax advantageous matter
5. How to confidently withdraw Social Security knowing you've made the best timing decision for both you and your spouse.

To enroll call toll free  
**(844) 608-1872**

## ABOUT THE COURSE

### BUILDING YOUR GAME PLAN FOR RETIREMENT

Today's retirement landscape is vastly different than the decades that preceded us. Retirement today is all about capital preservation with growth for income NOW or income in the future. Risks are abundant: sequencing risk, longevity risk, health care risk, inflation risk, and market risk. This class will educate you ON your investments you currently have, what investments are out there today and how you can tell exactly what you want your money to do for YOU.

In today's EVER CHANGING economic environment, there are so many different decisions to make when planning for your retirement future. In our class, Empower University, we will focus on retirement planning and your specific questions and concerns.

### THIS CLASS IS FOR:

- Individuals and/or couples who are retired or will be retiring in the next 5 years
- Current and future retirees concerned about the future of U.S. tax rates and trends
- Conservative investors looking for a personalized approach which may be difficult to find at brokerage houses or Wall Street firms

Discover what retirees are doing now to  
**PROTECT THEIR HARD EARNED DOLLARS**  
and you will walk away from the class with a  
*Financial Blue-Print* for your retirement.



# COURSE OUTLINE & TOPICS

# HERE'S WHAT YOU WILL RECEIVE

## DAY 1

### **Financial Planning 101 (The Foundation)** **Financial Concerns (How To Overcome Them)** **Retirement Income Planning**

- 3 phases of your financial life
- How to measure your risk tolerance
- Different types of advisors and which is right for you
- Understand safe vs. risk
- 3 worlds of money
- Credit and debt
- Unable to maintain your standard of living
- Not enough money for retirement
- Cost of catastrophic illness
- Medical cost for normal health care
- Surprise move by Congress creates new budget – Legislation closing Social Security loopholes, limiting your options
- Multi-Generational IRAs
- Strategies on how to minimize taxes on retirement income
- Rollovers, direct rollovers and in- service withdrawals
- Bucketing strategy vs. lump sum strategy

## DAY 2

### **Investments** **Estate Planning** **Health Care Planning**

- Stocks and Bonds
- Mutual Funds
- Cash accounts and FDIC
- Annuities
- ETFs and UITs
- Types of trusts
- The probate process
- Joint ownership of property
- Legacy planning
- Estate tax reduction strategies
- Options for long term care
- Medicare and health insurance options
- Long term care insurance
- Health insurance for early retirees
- Evaluating the cost of coverage

### Objective Education and Instruction

Unlike financial seminars that focus on a specific topic, this comprehensive course will help you see the "Big Picture." It examines many aspects of personal finance and how they can work together to create a complete game plan for retirement.

This course is educational and non-commercial. No specific financial products will be discussed or sold. Your sessions will be instructed by a qualified financial professional who will be able to enhance the presentation with stories of real-life experiences. Attendees will enjoy the interactive lecture format where participation and questions are encouraged, though not required.

### Course Textbook, Workbook and Class Materials

The course workbook includes examples and illustrations to help educate you on retirement. Your workbook is written in easy-to-understand terms to help you learn more about the financial concepts discussed in class. THIS IS YOURS TO KEEP. The class materials are designed to follow along with the presentations. Together, these materials provide a step-by-step process to apply your knowledge and will become a useful reference tool after the course is complete.

### Opportunity for Personal & Customized Retirement Planning

If you have financial questions that are not answered during the course, are personal in nature or relate to specific financial products, you will have a chance to arrange a one-on-one session with your instructor after the course is complete. This consultation is complimentary for class attendees but is not required.

### Your Instructor

Chad Slagle, a Registered Investment Advisor. Insurance Services offered through ILBS. This event is not sponsored or affiliated with Southern Illinois University, Edwardsville.

### IT'S EASY TO ENROLL TODAY:

Complete the registration form and mail it with your payment.

Please make check payable to: ILBS, Inc.

– OR –

Call us today at (844) 608-1872 with questions.

**REGISTER TODAY. SPACE IS LIMITED!**  
ADVANCE REGISTRATION IS REQUIRED.

### LOCATION, DATES AND TIMES

**Class tuition is just \$49.95 and covers all course materials.**

### Registration Information

Class sizes are limited so register today! Advance registration is required.

### Dates & Times:

#### Tuesdays

February 16th and 23rd  
10:00 am to 12:00 pm

- or -

#### Thursdays

February 18th and 25th  
6:00 pm to 8:00 pm

### Location:

Southern Illinois University,  
Edwardsville

1 Hairpin Drive  
Edwardsville, IL

### REGISTRATION IS EASY!

1. Complete this form and mail it along with your check made payable to ILBS, Inc.:  
Empower University  
Chad Slagle, Instructor  
419 Saint Louis Street  
Edwardsville, IL 62025
2. Or call us at (844) 608-1872 to register over the phone or to ask any questions.

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

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

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

Daytime Phone: \_\_\_\_\_

Evening Phone: \_\_\_\_\_

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

### I will attend:

Tuesday morning classes  
(February 16th and 23rd)

Thursday evening classes  
(February 18th and 25th)

### Registration Fee:

\$49.95 (advance registration is required)

I am bringing my spouse or guest at no additional charge. Tuition includes one workbook.

Name of spouse or guest:  
\_\_\_\_\_



**EMPOWER UNIVERSITY**

THE ULTIMATE RETIREMENT PLANNING COURSE

[empoweruniversityclass.com](http://empoweruniversityclass.com)

