

Thrive Financially in Retirement!

- ✓ *Learn what some Retirement Experts feel is **the most important number** in your portfolio that could determine if you will have a potentially successful retirement (Hint: it is not your rate of return!)*
- ✓ *Discover one of the largest mistakes legacy planning pros make today, that could take up to 50% or more of your IRAs and 401ks*
- ✓ *3 Common Mistakes Made with Trusts –Including why it is usually not a good idea to leave your IRA/401k to your trust*

Learn Financial Techniques for Living A Successful Retirement Lifestyle

If you are retired or getting close to retiring, this course will teach you fundamental principles of financial planning in retirement. Learn how to better manage and control your investments; get information on basic tax reduction strategies; learn strategies to help increase your monthly income; learn strategies to help you protect your life's savings from investment mistakes, and avoid unnecessary estate taxes.

Learn how to plan for the threat of healthcare catastrophe; how to reduce taxes on IRA/401k distributions; and how to pass your life's savings to your heirs with minimal probate, tax and legal costs.

Who Should Enroll

This class focuses on the financial challenges and opportunities unique to today's retirees. If you are either retired or getting close to retiring, and want straight-forward answers to your questions and concerns, you should enroll in this class.

Topics will include all of the key financial areas that can help you pursue financial peace of mind during your retirement years.

Included will be a discussion of the **TAX CUTS and JOBS ACT of 2017, THE SECURE ACT, and CARES ACT** including how they will affect your retirement and estate planning.

Your Instructor



Travis Chance is the President of CFG Wealth Management, LLC, a Registered Investment Advisory firm. In 2005, he chose his career in financial planning industry after seeing firsthand the dangers that poor financial advice can bring in retirement to his close loved ones. Family is especially important to him, and he is married to his beautiful wife Shannon and they have three incredible daughters. Travis also has his client family that he calls his CFG family and takes a vested interest in not just forming a business relationship but a personal relationship with each of his clients and their families. Travis specializes in helping clients age 50 and over and is a practicing (CFP) Certified Financial Planner™, and recipient of the (RICP) Retirement Income Certified Professional designation through the American College. Also, due to his firm specifically focusing on those approaching, entering, and in retirement, he has also attained the (CLTC) Certified in Long Term Care, (AIF) Accredited Investment Fiduciary, and (BFA) Behavioral Finance Advisor. Travis has extensive training in financial planning, estate planning, insurance, investments, taxes, employee benefits, and retirement planning, and speaks regularly to groups on this topic.

Education is the cornerstone of CFG Wealth Management, LLC, and Travis regularly attends training to further his in-depth knowledge of his client's retirement income needs, such as the Ed Slott IRA Master Elite IRA Planning Group, as well as other more focused study groups on retirement topics. He holds his Bachelor of Business Administration degree from Georgia Southern University (GSU), and Financial Planning degree from Kaplan University. On the air, Travis can be heard on his radio show and podcast airing on WTKS 1290 AM/97.7 FM on Saturday mornings and subscribe to his podcast on iTunes and Google play. In print, his opinions have been published in several publications, and in his book, Navigating Your Retirement. CFG Wealth Management serves the areas of Statesboro/Savannah/Bluffton and maintains convenient locations in each of those areas.



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Up to Date Course Topics for 2023!

Basic Tax Reduction Strategies

- How to increase income, but not income *taxes*
- Reduce taxes on IRA/401k withdrawals
- How to reduce taxes on Social Security benefits
- How to reduce or eliminate capital gains taxes on the sale of highly appreciated assets
- Are you holding the wrong investments outside your IRA/401k?
- The Secure Act impact on your legacy plan

Protect Life's Savings from the Threat of Healthcare Catastrophe

- Learn about the new strategy to fund LTC created by the Pension Protection Act
- How does Medicaid planning work, and can it benefit you?
- How to get a return of your money with traditional LTC insurance
- How long term care policies really work; understanding the fine print
- How to plan for the threat of long term care without using traditional insurance

Four Essential Legal Documents

- Common mistakes made with a will
- Powers-of-Attorney documents
- Living Wills
- IRA Asset Will: The most overlooked legacy planning document today
- Do you need a trust?

Protecting Your Life's Savings from Investment Mistakes

- Understanding the phases of your financial life... Accumulation vs. Distribution
- The importance of preservation, and where many investors make mistakes
- The eroding power of inflation on your retirement income
- Learn how to develop a personal retirement income plan that works for you and your spouse managing risk
- How having a financial checkup is just as important as your physical health in retirement.

The Missing Legacy Plan: Passing IRAs, 401ks, and Other Retirement Accounts

- Why many retirees could disinherit their grandchildren
- Why some IRAs pay as much as 70% or more to the IRS
- How to use your retirement account to leave a family legacy
- The one legal document most retirees should have, but almost no one does
- Dealing with the complicated rules for Required Minimum Distributions after the Secure Act
- How to keep in-laws and your child's creditors from raiding your IRA/401k
- Understand Roth IRAs and Roth Conversions
- Find out all options for 401k Rollovers

Also Covered:

- How to rethink Income/Investment Plans in Retirement
- How to address Key Risks in Retirement
- Social Security Timing Strategies and Access Options
- Effect of Social Security on TAXES in Retirement
- How Social Security income is REALLY Determined
- Costly Mistakes of Medicare Planning
- Paying for Long Term Care Without Spending All of Your Assets
- True Cost of Long Term Care Facility, Assisted Living, Home Healthcare, Adult Daycare

Thrive Financially in Retirement!

Registration Information

Location:
USCB Bluffton Campus
1 University Blvd,
Bluffton, SC 29909

Dates, Times and Location
Tuesdays, October 10th and 17th
6:00pm - 8:00pm for *BOTH* Sessions

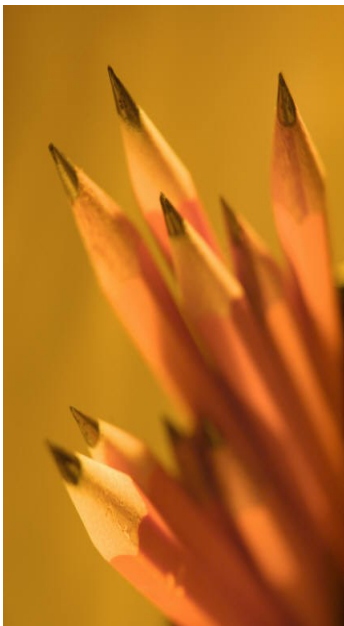
Room:
Hargray 204

Tuition Information

\$29 for 2 day class

Registration is required prior to class.

Accepted methods of payment:
MasterCard, VISA, AMEX, Debit Card, Check



***To register for the on campus
class, please enroll by:***

Phone: 877-269-0839

****Register early, because enrollment is
limited!!!****

Sponsored by:

CFG Wealth Management, LLC
10 Pinckney Colony Rd, Bldg. 300, Ste. 310
Bluffton, SC 29909

**The Thrive Course will focus on those
retired or about to retire.**

Class Details Inside...

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Topics Include...

- ✓ Learn Tax Reduction Strategies
- ✓ How to wisely build a Retirement Income Plan
- ✓ Protect Your Life's Savings from Investment Mistakes
- ✓ 4 Essential Legal Documents
- ✓ The Secure Act of 2019: Passing on IRAs, 401ks and other Retirement Accounts
- ✓ How the political environment could impact your retirement

Class details inside...