Option 1	**Option 2**
Financial Planning with Bill Leeb, Financial Council, Inc.	**Financial Planning with Andrew Tignanelli, Financial Consulate**

Have you ever asked yourself how much money you will need to retire and how long it will last? If you are within 10 years of retirement, now is the time to evaluate your retirement plan. Join Bill Leeb of Financial Council, Inc. as he presents a two-part educational program entitled ***Your Ideal Retirement***.
 	
Part One – How much money do I need to retire?
• Estimate the cost of your retirement lifestyle.
• Understand potential obstacles including healthcare, inflation, longevity, taxes, market risk and more.
• Develop efficient claiming strategies for Social Security and employer retirement plans.
• Calculate the amount of income needed from investments (the income gap).
 	
Part Two – How long will my money last in retirement?
• Generate dependable income and increase the likelihood that you will maintain your desired lifestyle through volatile markets.
• Gain a better understanding of various investment vehicles, their risks and returns.
• Learn about the relationship between stocks and bonds to maximize growth and preserve future returns in your investments (asset allocation).
• Understand risk tolerance and how emotion affects investor behavior.
• Develop efficient withdrawal strategies to minimize taxes and manage IRS required minimum distributions (RMDs) from retirement accounts.
	Part one of this program will focus on retirement planning basics and principles including four essential financial planning tools needed to lessen the worry often associated with retirement planning. In addition, Drew will cover…
	• when and how to collect social security
	• how to maximize your income stream from social security
	• how to make decisions such as where to live,
	• whether or not you should carry debt in retirement,
	• how to manage risk through insurance
	• determining whether or not a reverse mortgage is right for you
	
	Part two will focus on the importance of tax planning and making your money last in retirement. Included in this session is …
	• how to maximize tax advantages of the new tax law
	• understanding the benefits of your employer sponsored 403b plan, including how to invest and how to withdraw funds after retirement
	• information to help participants understand how to construct a distribution plan that will last a lifetime by explaining…
	  o annuities
	  o other strategies such as the Monte Carlo Analysis, the Bucket Plan, and The 4% rule
	  o Roth and Traditional IRA's so that participants will learn when and why to consider a Roth Conversion
	• a discussion about how to minimize and defer taxes in retirement, the importance of tax diversification, and the importance of an estimated tax plan analysis

William (Bill) Leeb is a CERTIFIED FINANCIAL PLANNER™ Professional who has been in the retirement planning profession for over 35 years. He is President of Financial Council, Inc. (FCI), a Towson, MD wealth management and retirement planning firm with roots spanning over 60 years. Bill and his team have presented financial education seminars for the Senior Staff and Faculty of Johns Hopkins University for over 25 years.	Drew Tignanelli CPA, CFP®, has been a financial advisor since 1980. He has presented retirement seminars for corporations, governments and universities including JHU since 1981. Drew is President of the Financial Consulate, a fee-only independent financial advisory firm. As a NAPFA Registered firm, all advisors have signed a Fiduciary Oath, committing to working in the clients' best interest at all times. The firm's strict fee-only commitment has driven its devotion to skill, knowledge and education. Drew is also the host of Money, Riches and Wealth, a local radio show that airs Wednesday nights from 6-7 pm on WCBM. The show is designed as an educational outreach informing the public about sound personal finance principles. You can learn more at www.financialconsulate.com. Financial Consulate | 201 International Circle, Suite 520 | Hunt Valley, MD 21030 | 410-823-7283