**Principles of Retirement Planning**

Addresses topics relevant to helping ensure clients have adequate retirement income that will last a lifetime. The course examines the process of goal setting and risk analysis emphasizing both quantitative techniques in determining income needs but psychological underpinnings in retirement objective planning as well. The various elements of a retirement income plan are then discussed which includes life insurance and annuities, various employee benefit plans, social security planning as well as stocks and bonds. The importance of retirement tax planning is examined as its own topic as well as part of each retirement income element discussed in this course.

1. **Objectives and Goal Setting**

Psychological Underpinnings

Risk Analyses

Techniques to Understanding Income Needs

1. **Income Risk Management**

Sustainable Withdrawal Rates

Asset Allocation

Modeling

1. **Insurance Solutions**

Annuities

Life Insurance and Living Benefits

Long term care insurance

Life settlements

1. **Employee Benefits**

Pensions and qualified plans

Qualified vs. Non-qualified

Executive Compensation

Lump Sum Distributions and Required Minimum Distributions

1. **Social Security and Medicare**

Benefits calculation

Coordination of Benefits with spouse

Survivors, Multiple Spouses, Divorce and Children

Medicare Plans A, B and D

Medicare Supplements

1. **Other Income Strategies**

Stocks

Bonds

Reverse Mortgages

1. **Taxation Issues in Retirement Planning**