

EASY STEPS TO A SECURE FINANCIAL FUTURE (206)

Tuesdays, 1:00 – 3:00 (2 Classes, 11/10 - 11/17) in Room

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Tuition \$28

ATTENTION: \$5 tuition fee for the first 20 students who register for this two-week course. To promote financial literacy, this course is being subsidized by *Baird Private Wealth Management*.

This course presents a fun, concise overview of the financial markets. We will discuss the basics of investing and the fundamentals of managing your own investment portfolio.

Stocks & Bonds – Understanding the Basics

- Understanding income statements
- Determining your lifetime financial needs

Tax Planning

- Tax fundamentals – Standard vs Itemized deductions - Traditional and Roth IRAs
- Charitable giving strategies using appreciated assets and IRA distributions
- Required Minimum Distributions (RMDs)
- Tax-free versus tax-deferred strategies

Estate Planning

- Titling assets properly
- Wills, trusts, probate, Living wills, and health care surrogates
- Guardianship and special needs planning

Insurance Planning

- Making sure you are neither overinsured nor underinsured
- Auto, life, homeowners, flood, disability, long*term care, and umbrella coverage
- Periodically reviewing and updating your policies
- Identity theft protection

Specialty Investments

- Mutual funds vs Exchange-Traded Funds (ETFs)
- Annuities
- Commodities

Investment Policy Statement

- Establishing clear investment objectives and guidelines

Evaluating Risk Tolerance

- Risk of loss of value, Risk of loss of income, and Inflation risk
- Understanding recency bias

Asset Allocation

- Building an appropriate mix of investments based on your goals, time horizon, and risk tolerance

* Informational purposes only. Please contact your Tax Advisor or Estate Planner for further information.

Rudy Fernandez is a CFP® professional, and a Director at the Tampa office of Robert W. Baird & Co. A graduate of the University of Notre Dame, Rudy has taught investment courses in the Tampa Bay area for 40 years and has more than 42 years of financial services industry experience.