Your Dream Retirement Course Syllabus

Course Description
This course provides a fundamental working knowledge of the principles of conservative investing through strategic allocation of assets and tactical money management with a view toward developing retirement income. The materials cover varied aspects of conservative investing, such as risk management issues, tactical management theory and models, impact of bear markets on retirement income, aspects of financial decisions, and more, while highlighting the ABC Investing Model. Students will increase their awareness of the overall risk in the markets as well as possible asset allocation and tactical management models to help mitigate exposure to risk. This course also covers issues in income planning, how to find appropriate financial professional help, and principals sound financial decisions. It is not designed to give specific solutions to individual needs.

This is not a financial seminar; this is a financial course of study where you will leave with the knowledge and confidence to make financial decisions suited to your level of risk and in-line with the goals and objectives you establish.

Course Objectives
The objectives of this course are to provide you with the tools, insight, and proven strategies that will allow you to build a retirement plan that you are confident will achieve the goals you set for your retirement. This course will teach you easy-to-understand strategies on how to manage investment risks and create the income stream for the retirement that you want. By the end of this course, you should be able to:

1. Understand five major risks associated with funding retirement
2. Understand five financial myths in retirement
3. Strategically allocate your assets in a conservative manner
4. Learn the issues involved in risk management in retirement
5. Learn the theory behind tactical money management
6. How gaining 80% of upside, avoiding 80% of downside smooths out volatility
7. Understand tactical models that will help conserve assets
8. Develop an income plan to fund your quality of life in retirement
9. How to find a financial professional that fits you
10. Know what questions to ask a potential advisor
11. Learn how to make strategic retirement decisions
12. Determine your own personal risk tolerance
Your Reading Material

The course is based on the book “Your Dream Retirement”, by financial authors David P. Vick and Abigail Diehl Vick, plus “Your Dream Retirement Workbook”. Both will be provided for you.

Course Participation

If you are looking for answers to how to fund your quality of life in retirement and how to find a risk management model that will help when the financial markets experience a downward trending bear and what you can do to limit the exposure you have to it, this course is for you. If you are concerned about your IRA, 401(k), 403(b) or other retirement accounts or maybe just want to be more confident in your current plan you will believe this course is time and money well spent.

The best way to profit from this course is to read the assigned chapters, do the assigned homework and participate in the classroom discussions as you feel comfortable.

Course Outline

Below is an outline of the content of each section of the course.

Section 1: How to Strategically Plan and Tactically Manage Your Retirement

The financial risks to fund a quality of life for the last third of your life and the obstacles therein; the risk management theories and models to accomplish the task are discussed in Section 1.

Chapter One: From Telomeres to Taxes: Part A
Understanding longevity risk and the uncertainties of the markets.

Chapter Two: From Telomeres to Taxes: Part B
Understanding the devastating effects of inflation, and the impact of a spouse’s death and excess taxation has on a retirement plan.

Chapter Three: The Truth Will Set You Free
The instructor will discuss five financial retirement myths and how they affect your planning.

Chapter Four: Volley Ball and Risk Management
Understanding the need for risk management and how to strategically plan and tactically manage your retirement finances.

Chapter Five: The Perfect Season
The ABC Planning Model is explained in detail, with an emphasis on growth assets.
Chapter Six: Bud Comet and the Tin Can Sailor
This chapter will help you understand the theory of tactical money management and how useful it is to conservative investors.

Chapter Seven: Arizona Cardinals Rule!
Helps you understand tactical management through simple models that shed light on how assets is actually managed.

Chapter Eight: Tossing Nora
This chapter discusses the issues in income planning for a lifetime.

Chapter Nine: The Weird Dentist Rule
Learn how to find a financial advisor with specific skills in retirement planning; and how to find one that fits you.

Chapter Ten: Opposites Attract
Learn how to make sound financial retirement decisions and build your own retirement strategy.

Section 2: Tactical Money Managers and Their Secret Sauce

These are chapters written by actual money managers who explain their particular view of tactical money management. While this section is included in the course materials, each chapter may not be reviewed by the instructor, but rather these are to be used for your benefit to better understand tactical money management.

Chapter Eleven: What Is Managed Money and What Makes It Different from a Mutual Fund?
Bob Van Sant, First American National RIA

Chapter Twelve: Creating Value through Tactical Management
John Lunt, Lunt Capital Management

Chapter Thirteen: A Tactical Dividend Strategy for Today’s Yield Starved Investor
Jeffrey R. Thompson, W.E. Donoghue & Co., Inc.

Chapter Fourteen: Precision Investing
Joe M. Maas, CFA, CFP®, CLU®, ChFC®, Synergy Financial Management

Chapter Fifteen: Protect Your Red Money
Warren Wall, Wall & Company Global Capital Management

Chapter Sixteen: Morally & Financially Screening Your Portfolio
Jay Peroni, CFP®, Faith-Based Investor

Chapter Seventeen: How Big Is the Problem Investors Are Facing Today
Vance Howard, Howard Capital Management

Chapter Eighteen: Tactical Investing: Solutions in an Uncertain World
Weatherstone Capital Management

Chapter Nineteen: The Tragedy of Prediction
Navi Dowty CFA, Dowty & Associates

Tools for Planning
Below are forms used by the instructor to help students develop their own financial plan:

- **Asset Review Forms**
  - Includes two forms to use in planning: “Issues & Goals” & “Financial Planning Data Form”.

- **Retirement Budget Forms**
  - Provides a comprehensive budgeting form for retirement needs.

- **Risk Tolerance Questionnaire**
  - Provides a simple risk questionnaire.

Course Instructors
Course Instructors come from the financial services industry. They bring many years of experience to the classroom and enhance the course with “Real World” examples of many of the principles being taught. This course is interactive and your participation is encouraged, but not required.

Communication with Instructor
The instructor is open for questions and inquiries about the material covered by the course and may be reached by telephone or email.