Wealth Creation Today®

A Personal Finance Course for Professionals Age 35 - 50

Now being offered online with a local instructor!

AUG. 18 & 25
THURSDAYS
6:30PM – 8:30PM

OR

AUG. 23 & 30
TUESDAYS
6:30PM – 8:30PM

This course consists of two 2-hour sessions.

TRADITIONAL LOCATION:
ROLLINS COLLEGE
1000 HOLT AVENUE • WINTER PARK, FL 32789

Due to the current need for social distancing, classes will be held online. For updated information, please call us at (407) 988-1055 or register online at **WWW.RSVP. COURSES** using COURSE ID: **XHUHC1.**

ONLINE LEARNING OPTION
LOCAL INSTRUCTOR
WWW.RSVP.COURSES
NOW AVAILABLE

- Learn about the latest changes to tax rules
- Four hours of financial mastery education
- Register today to integrate your finances with your goals & values

Get ready to immerse yourself in important core topics taught in six easy-to-understand sections.

Effective financial principles in a classroom setting

REAL WORLD
FINANCIAL EDUCATION

Learn how to pay yourself first and prepare for your financial future.

Your tomorrow is about to get very real.

IS THIS COURSE RIGHT FOR ME?

Nearly every successful professional could benefit from increased financial fluency. Whether you are a corporate veteran, business owner, high-powered consultant, or independently wealthy, Wealth Creation Today® uses a comprehensive "big picture" approach to an integrated financial plan.

GET OFF THE INFOTAINMENT TREADMILL

When was the last time you learned something that truly made a positive impact in your financial life? Did it come from a trendy self-help book? A viral social media share?

Most people learn about personal finance through observing how their friends and family manage their money. **When was the last time you received a formal financial education?**

WHY A FINANCIAL EDUCATION IS MORE IMPORTANT THAN EVER

The classroom prepared you for your career. Now it's time to take a deep dive into your financial future. Come together with your peers for an insightful approach to assembling the personalized tools and strategies necessary for a lifetime of informed decisions.

The instructor-led classroom format matters. You need a space to ask questions and get them answered. Soak in the knowledge and leave with confidence and a lasting connection.

Join an instructor-led course tailored for the specific financial needs of successful professionals.


GET THE INVESTMENT PRINCIPLES
YOU NEED – FAST & SMART.
Your future won't wait.
REGISTER ONLINE AT WWW.RSVP.COURSES

COURSE PREVIEW

Your future success will be born out of the knowledge and decisions you put in place today. Stress test your assumptions, priorities, biases, and financial plan to bolster the future you're working toward. You'll feel empowered as we take you through 65 core topic areas—all thoroughly researched and laid out in easy-to-follow sections.

SESSION ONE

LIFE & WEALTH PLANNING

- Financing your life goals
- Establishing S.M.A.R.T. financial goals
- Personal financial statements
- Managing an annual budget
- Income vs. wealth accumulation
- Dual-income family considerations
- Planning an early retirement

BARRIERS TO WEALTH ACCUMULATION

- The wealth accumulation formula
- 14 wealth planning mistakes
- Debt reduction strategies
- Inflation trends and purchasing power of money
- Leveraging the time value of money
- Overcoming investment fears (opportunity cost)
- Ordinary income vs long-term capital gains
- 12 strategies to save money on taxes
- Navigating the alternative minimum tax (AMT)

TAX ADVANTAGED INVESTMENT VEHICLES

- Maximizing the value of your paycheck
- 401(k) and other benefit plans
- Rollover defined-considerations
- Traditional vs. Roth IRAs
- IRA to Roth IRA conversions
- SIMPLE & SEP IRAs
- Health savings vs. flex spending accounts
- Tax-advantaged annuities
- Employee stock options
- Choosing beneficiaries

Get answers to your questions about the new tax policy changes

SESSION TWO

MANAGING FAMILY FINANCES

- Discussing money inside the home
- Raising financially aware children
- Navigating child tax credit phase-outs
- Guardian IRAs
- College funding investment vehicles
- Protecting your parents from scams
- Social Security and Medicare
- Long-term care for parents
- Estate planning
- Wills, trusts, and inheritance
- The probate process

INVESTMENT STRATEGIES

- Considerations before you invest
- Cash accounts
- Stocks and equities
- Bonds
- Mutual funds
- Index funds
- Exchange-traded funds
- Alternative investments
- Active vs. passive investing
- Robo advisors and model portfolios
- Professional investment management

RISK MANAGEMENT STRATEGIES

- Common investment risks
- Investment risk management
- Asset allocation
- Modern portfolio theory
- Protecting against fraud and financial scams
- Protecting yourself from cash windfalls
- Property and casualty insurance
- Disability income insurance
- Medical and health insurance
- Comparing life insurance

You've worked hard for your money; how can your money be working for you?

COURSE TEXTBOOK

Written in concise, easy-to-understand language, the Wealth Creation Today® course textbook provides a comprehensive source of critical financial information and wealth planning strategies. Use it to follow along in class and as an at-home reference. It includes both the latest regulatory changes and timeless principles to help lead you through the wealth planning process and beyond, long after you've completed the course.

COURSE FORMAT

CLASSROOM INSTRUCTION

Wealth Creation Today® is an interactive, two-session course covering six core topic areas.

COMPREHENSIVE, OBJECTIVE FINANCIAL EDUCATION

Wealth Creation Today® takes a comprehensive, objective approach, giving you indispensable tools to avoid mistakes and recognize smart solutions for your personal financial wellness.

INDIVIDUAL LAB SESSION

Was one of your questions not adequately covered in class? Do you need to discuss a personal financial matter or specific investment strategies? Your course fee includes an optional one-hour private lab session.

YOUR INSTRUCTOR

David A. Witter is a Certified Financial Planner™, an Investment Advisor and founder of Financial Harvest Wealth Advisors, a registered Investment Advisor. David has been teaching retirement courses since 2005 at Rollins College, UCF, Valencia Community College and for government employees in Seminole County. 98% of past participants of this course have evaluated him as 'excellent.'

REGISTER

COURSE ID: **XHUHC1**

Traditionally conducted at

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PHONE

407-988-1055

Call us today with questions or to register.

REGISTER ONLINE

www.rsvp.courses

Register and pay on our secure site. VISA MasterCard DISCOVER AMERICAN EXPRESS

$49 REGISTRATION

INCLUDES:

- **Digital textbook** with 100+ pages of content
- Your spouse/partner can attend at no additional cost

Advanced registration required.

All net tuition proceeds will go to Rollins College, Crummer Graduate School of Business Alumni Board. Any views or opinions presented during this course are solely those of the presenter and do not necessarily represent those of Rollins College.

MAIL-IN FORM

Course ID: **XHUHC1**

I will attend: ❑ Online Course: Thursdays, Aug. 18 & 25

❑ Online Course: Tuesdays, Aug. 23 & 30

Your Name: _____

Address: _____

City: _____ State: _____ Zip: _____

Email Address: _____

(Required for registration confirmation)

Mobile Phone: _____ Home Phone: _____

Tuition: $49 (advance registration is required).
Tuition includes one **digital textbook**.

❑ Spouse/Guest will attend for free.

Spouse/Guest Name: _____

❑ I'd like another **digital textbook** for my spouse/guest: add $25

Mail completed form and check payable to: *Financial Educators Network*

Retirement Course Registration
Attn: David Witter, Instructor
1091 W. Morse Boulevard, Suite 200
Winter Park, FL 32789

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Have you thought about how you can benefit from financial fluency?

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- Don't let a ***busy today*** take away from a ***brilliant tomorrow***
- Learn about the ***latest*** changes to ***investment and tax strategies***

LEARN. ADAPT. GROW.

You're only as successful as the tools you wield