Americans’ confidence in their ability to afford a comfortable retirement remains at historically low levels. Only 13% are “very confident” they’ll have enough money.

— Employee Benefit Research Institute, 2013

How prepared are you?

PASSPORT to RETIREMENT®
“HOW-TO” STRATEGIES FOR A COMFORTABLE FINANCIAL FUTURE

An Educational Course
Sponsored by and Conducted at:

Goldey-Beacom College
4701 Limestone Road
Wilmington, DE 19808
Fulmer Center Building
Classroom 101

Dates & Times

Tuesdays, February 2nd & 9th

OR

Thursdays, February 4th & 11th

All sessions:
6:30-9:30pm

Dynamic instruction. Straightforward language.
Real-world examples. Sound retirement concepts and strategies.

Have you asked yourself these questions about your finances?

• Will you be able to retire on schedule, or will you have to postpone retirement?
• Could your investments be earning more?
• How much money will you need to accumulate for retirement?
• What steps have you taken to help provide for your family and heirs?
• Which distribution methods could help preserve the value of your estate?

FREE 135-page retirement planning guide when you attend.
Preparing for retirement is probably the single, most important financial challenge you face today!

The financial markets can be volatile, health-care costs are rising, the future of Social Security is uncertain, tax laws change, and inflation continues to erode purchasing power. Many people haven’t accumulated the savings they will need to enjoy the retirement lifestyle they deserve after a lifetime of working.

You Need Sound Information

Investing a few hours of your time at our Passport to Retirement course can pay off immediately. You should gain confidence in your financial decision-making ability. And later on you may be better prepared to face the challenges and enjoy the rewards retirement can bring.

The course is designed to help you in:

- Setting realistic retirement goals
- Assessing the costs of retirement
- Identifying sources of income
- Investing now for your future
- Understanding retirement plan distribution methods
- Protecting your wealth and assets
- Providing for your family and heirs

You’ll hear about common roadblocks to retirement planning success — such as market downturns, inadequate planning, the effects of inflation and taxes, lack of knowledge of financial markets, and failure to take action — and strategies to help overcome their effects.

Sound information about effective financial strategies will give you the background and perspective to help make more informed decisions. You’ll discover how to formulate realistic goals based on your individual retirement needs, risk tolerance, and length of time to retirement.

Mutual funds, ETFs, variable annuities, and variable universal life insurance are sold by prospectus. Please consider the investment objectives, risks, charges, and expenses carefully before investing. The prospectus, which contains this and other information about the mutual fund, ETF, variable annuity contract, or variable universal life insurance policy and the underlying investment options, can be obtained from your financial professional. Be sure to read the prospectus carefully before deciding to invest.
Taking Action NOW Is Important!

Procrastination is one of the most common reasons why people fall short of their retirement goals. Advance preparation may help you avoid surprises, such as having to add years to your career because you haven’t accumulated enough money, or living the rest of your life on a reduced retirement income.

By expanding your knowledge base and taking control of your finances, you can help position yourself to enjoy the retirement lifestyle you deserve — but you need to take action!

Tuition

Advance registration and prepayment are required. Tuition is $49, which includes one workbook. You may bring your spouse or a guest at no additional cost. Payment may be made by check, payable to “Securian Financial Services”. Additional workbooks may be purchased at the first class for $20 each.

Reserve Your Space Today

To register by phone: Call (302) 366-1350
To register by mail, fill out this form and mail with payment to:

Retirement Course Registration
Instructor: Josh Shaver
121 Continental Drive, Suite 110
Newark, DE 19713

I will attend Passport to Retirement:
- Tuesdays, February 2nd & 9th, 6:30pm-9:30pm
- Thursdays, February 4th & 11th, 6:30pm-9:30pm
- Please remove me from your mailing list. (Fill out information below.)

Name ________________________________________________
Address ______________________________________________

City __________________________ State _______ ZIP _______
Daytime Phone ___________________ Home Phone ___________________

☐ I am enrolling my spouse or a guest at no additional cost.

Name ________________________________________________
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- Identify common roadblocks to success

Gain the Knowledge You Need to Overcome Retirement Challenges

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