

# The Complete Financial Management Workshop®

## Comprehensive Presentation

### G R A P H I C I M A G E L I S T

#### Binder I

##### Introduction

- 0010 Welcome
- 0020 Our Objectives
- 0030 Our Commitment
- 0040 Response Card
- 0050 Workshop Workbook
- 0060 Fact Finder
- 0070 Your Lifetime Earnings
- 0080 Seven Roadblocks to Financial Success
- 0090 No Goals
- 0100 Lack of Knowledge
- 0110 The Power of Compound Interest
- 0120 Debt
- 0130 The Cost of Credit
- 0140 Inappropriate Investments
- 0150 Inflation
- 0160 Loss of Purchasing Power
- 0170 Taxes
- 0180 Procrastination
- 0190 Six Keys to Financial Success
- 0200 Self-Analysis Quiz

##### Risk Management

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- 1050 Medical Insurance
- 1060 Employer-Provided Medical Insurance
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- 1080 What Happens When You Stop Working?
- 1090 Downward Trend
- 1100 What Does Medicare Cover?
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- 1190 Disability Income Insurance
- 1200 How Would a Disability Affect Your Finances?
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- 1220 Property and Casualty: Homeowners Insurance
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- 1250 Property and Casualty: Automobile Insurance
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- 1290 Liability Insurance Case Study
- 1300 Umbrella Liability Insurance Considerations
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##### Cash Management

- 2010 Six Keys to Financial Success
- 2020 American Savings Patterns
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- 2050 Assess Your Current Situation
- 2060 Your Net Cash Flow
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- 2090 The \$140,000 Latte
- 2100 Build a Liquidity Fund
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2130	Carl Takes a Conservative Approach	3220	Asset Allocation
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2150	How Carl's Income Came Up Short	3240	Asset Allocation Steps
2160	Pay Down Your Credit Cards	3250	Asset Classes
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2180	Take Control of Credit Cards	3280	Dollar-Cost Averaging in a Descending Market
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2200	Cash-Flow Traps	3300	Investment Options
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2220	Should You Refinance Your Mortgage?	3320	What Factors Drive Stock Prices?
2230	High-Performance Auto Loans	3330	Price/Earnings Ratio
2240	Does It Make More Sense to Buy or Lease?	3340	P/E Ratios
2250	Four Ways to Increase Your Savings	3350	S&P 500 with Corporate Earnings
2260	Take Action!	3360	Tracking the Overall Direction of the Market
<b>Investment Concepts</b>		3370	Dow Jones Industrial Average
3010	Six Keys to Financial Success	3380	Standard & Poor's 500 Index
3020	Case Study: A Tale of Two Portfolios	3390	NASDAQ Composite Index
3030	Performance of Steven's Portfolio	3400	Bulls and Bears
3040	Performance of Peter's Portfolio	3410	Keeping Track of Your Stocks
3050	Lessons from Steven & Peter	3420	Bonds: Investing in the Debt of a Government or Corporation
3060	Investment Philosophies: What the Pros Do	3430	Bonds and Interest Rate Risk
3070	Sir John Templeton	3440	Value of a Bond When Interest Rates Rise 1%
3080	Warren Buffett	3450	Value of a Bond When Interest Rates Fall 1%
3090	Bernard Baruch	3460	Types of Bonds
3100	Guidelines for Successful Investing	3470	Keeping Track of Your Bonds
3110	"Investor's Guide: Your Best Moves Now"	3480	Mutual Funds: Purchasing Shares in a Professionally Managed Portfolio
3120	"The Year Ahead: 2017"	3485	Mutual Fund Disclosure
3130	"Where to Invest in 2017"	3490	Advantages of Mutual Funds
3150	Who Do You Believe?	3500	Types of Mutual Funds
3155	Are Your Expectations Realistic?	3510	Mutual Fund Checklist
3160	Three General Guidelines for Successful Investing	3520	Keeping Track of Your Mutual Funds
3170	Determine Your Objectives	3521	Exchange-Traded Funds
3180	Evaluate the Risk	3522	Explosive Growth of ETFs
3190	Investment Spectrum		
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3210	Investment Strategies		

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### G R A P H I C I M A G E L I S T

- 3523 ETF Characteristics
- 3524 What Kinds of ETFs Are Available?
- 3525 ETF Disclosure
- 3530 College Funding
- 3531 Cost of a College Education
- 3540 College Funding Calculator
- 3560 College Funding Options
- 3570 Special Advantages of 529 Plans
- 3580 Hire Your Children
- 3590 Hire Your Children
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#### Binder II

#### Tax Management

- 4010 Six Keys to Financial Success
- 4020 What's the Difference Between Death and Taxes?
- 4030 Taxes Aren't Constant
- 4035 Protecting Americans from Tax Hikes (PATH) Act of 2015
- 4040 What Does Your Tax Return Say About You?
- 4050 Form 1040
- 4060 Schedule B
- 4070 Judge Billings Learned Hand
- 4080 How Taxes Work
- 4090 Formula for Determining Taxes
- 4100 Formula for Determining Taxes
- 4110 Who Is Paying All Those Taxes?
- 4120 Where Are We Heading?
- 4130 Federal Income Tax Brackets
- 4140 Phaseout Limits Affecting High-Income Taxpayers
- 4150 Alternative Minimum Tax
- 4160 Items That Could Trigger the AMT
- 4170 Taxes on Capital Gains and Dividends
- 4180 Tax-Favored Investing
- 4190 Tax-Exempt Investments
- 4200 Taxable Equivalent Yield
- 4210 Calculating the Taxable Equivalent Yield
- 4220 Tax-Deferred Options
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- 4230 Advantages of Tax-Deferred Growth
- 4240 Tax-Advantaged Investing
- 4250 Tax-Saving Opportunities
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- 4300 Educational Credits and Deductions
- 4310 Like-Kind Exchanges
- 4320 Upgrading Your Life Insurance
- 4325 Flexible Spending Accounts
- 4330 Helpful Tax-Reduction Strategies
- 4340 Handling an Audit
- 4350 Tax Audits Fall Slightly
- 4360 Factors That Increase the Chance of an Audit
- 4370 Handling an Audit
- 4380 Taxpayer's Bill of Rights
- 4390 Take Action!

#### Retirement Planning

- 5010 Six Keys to Financial Success
- 5020 Retirement Income
- 5030 Will the Smiths Have Enough to Retire?
- 5040 The Smiths' Sources of Income
- 5050 The Smiths' Social Security Benefit
- 5060 The Smiths' 401(k) Plans
- 5070 The Smiths' Personal Savings and Investments
- 5080 The Smiths' Shortfall
- 5090 Calculating the Cost
- 5100 Calculating the Cost of Retirement
- 5120 The Cost of Procrastination
- 5130 Sources of Income
- 5140 Retirement Income Factor
- 5150 Social Security
- 5151 How Filing Early or Later Affects Benefits
- 5152 Legislative Changes Affecting Social Security
- 5160 Estimating Your Social Security Benefits
- 5170 Taxability of Social Security Benefits
- 5180 Your Share

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### G R A P H I C I M A G E L I S T

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5200 Employer-Sponsored Retirement Plans  
5210 401(k) Plan  
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5230 Other Employer-Sponsored Retirement Plans  
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5260 Types of Annuities  
5270 Fixed or Variable Returns  
5275 Variable Annuity Disclosure  
5280 Combining a Fixed Annuity with Growth Investments  
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5300 Cathy's Strategy for Combining Vehicles  
5305 Guaranteed Retirement Income with a Fixed Annuity  
5310 Self-Employed Plans  
5320 Individual Retirement Accounts  
5330 Traditional IRA  
5340 Should You Set Up a Traditional IRA?  
5350 Roth IRA  
5360 Should You Participate in a Roth or a Traditional IRA?  
5370 Other Savings and Investments  
5380 Determine Your Objectives and Time Horizon  
5390 Select Appropriate Investment Categories  
5400 Finding the Appropriate Balance  
5410 Review Periodically  
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5440 Taking Payment as an Annuity  
5450 Increasing Your Pension  
5460 Taking Distribution as a Lump Sum  
5470 Tax Alternatives  
5480 Lump-Sum Cash Distribution  
5490 Avoiding Withholding  
5500 IRA Rollover or Trustee-to-Trustee Transfer  
5510 Rollover Considerations

5511 Trustee-to-Trustee Transfer  
5515 Roth IRA Conversion  
5520 How Do You Choose a Distribution Method?  
5530 Activities Preference Worksheet  
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#### **Estate Conservation**

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6040 What Is Estate Conservation?  
6050 An Estate  
6060 What Is Estate Conservation?  
6070 Who Is Wealthy?  
6080 Elements of Effective Estate Conservation  
6090 Estate Conservation Challenges  
6100 Finding the Right Attorney  
6110 Probate: Time  
6120 Probate: Expensive  
6130 Probate: Lack of Privacy  
6140 Estate Taxes  
6150 History of Estate Taxes  
6160 How Do Federal Estate Taxes Work?  
6170 Federal Estate Tax Exemption  
6180 Federal Estate and Gift Taxes  
6190 Estimating Your Federal Estate Taxes  
6200 Unlimited Marital Deduction  
6210 Maximizing Your Exemption  
6220 Estate Distribution Techniques  
6230 Estate Distribution Techniques  
6240 Intestacy  
6250 Problems with Intestacy  
6260 Wills  
6270 Jointly Held Property  
6280 Contracts  
6285 The Importance of Beneficiary Designations  
6290 Trusts  
6300 Testamentary Trusts  
6310 Living Trusts  
6320 Revocable vs. Irrevocable Trusts  
6330 How Does a Living Trust Work?  
6340 How Does an A-B Trust Work?

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### G R A P H I C I M A G E L I S T

- 6350 How Does a Life Insurance Trust Work?
- 6360 Charitable Partnerships
- 6370 Bill Gates
- 6380 Charitable Techniques
- 6390 A Comparison of Charitable Strategies
- 6400 How Does a Charitable Remainder Trust Work?
- 6410 How Does a Wealth Replacement Trust Work?
- 6420 Annual Gift Tax Exclusion
- 6421 Step-Up in Basis vs. Carryover Basis Rules
- 6430 Other Considerations
- 6440 Long-Term Care
- 6445 Calculating the Cost of Long-Term Care
- 6450 Long-Term Care Insurance Can Help Preserve Your Estate
- 6460 Lack of Estate Planning
- 6465 The Importance of Contingency Planning
- 6470 Where Are Your Important Documents?
- 6480 Take Action!

#### **Conclusion**

- 7010 Summary
- 7020 Financial Management Approaches
- 7030 Choices
- 7040 Procrastination
- 7050 Glossary and Resources
- 7060 Response Card
- 7070 Follow-Up Meeting
- 7080 Specific Concerns
- 7090 We're Looking Forward to Meeting with You
- 7100 Thank You