



Knowledge is Power

It Is Back-To-School Time For Your Retirement Plan

It is August, and that means it is back-to-school time. But back-to-school time is not just for kids in school anymore. There are so many changes in the financial and economic arena each and every year, especially this year and in the coming years. In order to keep your retirement plan updated, accurate and maximized at all times, you simply have to make sure you go 'back to school' to stay educated and informed. So it is back-to-school time for your retirement plan.

As you know, time does not stop and changes in the financial and economic arena happen all the time. Every year there are tax law changes, interest rate changes, changes in the economy, and changes in the financial markets. With that being said, retirement planning never ends. In fact, there have been many changes recently in rules, laws, taxes and regulations, and many more are coming. Thus, you need to be knowledgeable about all these changes so you can make the proper and strategic adjustments to your retirement plan every year to keep your planning up to date, accurate and in line with your specific goals, objectives, and desires.

There is a college style retirement education course coming to Indianapolis this September. This is a six hour course taught over two days (3 hours each day) that covers all areas of retirement education, such as income planning, health care in retirement (Medicare, Medicare supplements and long term care), Social Security, taxation in retirement, estate planning (including wills and trusts) and many more subjects including retirement rule and law changes from the Secure and Cares Act.

This course is being conducted by The Prepare Institute (www.theprepareinstitute.org), which is a national 501(c)(3) non-profit educational institution. These retirement planning courses are taught on college campus throughout the country. The course is being conducted locally at Indiana Wesleyan University – Indianapolis North Campus, on Thursday evenings, September 14th and 21st, from 6 to 9 p.m., and Tuesday evenings, September 19th and 26th from 6 to 9 p.m.

This course is strictly educational, noncommercial and unbiased. No specific financial products will be discussed. Course tuition is \$49, which includes a course workbook, taxation guide, estate planning organizer and other class materials.

To learn more and get additional information, including the course syllabus and registration information, visit www.preparein.org or call 800-235-0276.

Remember, back to school is not just for kids anymore. As fast as the financial world is changing, you need proper and updated retirement information and education to protect and maximize

your retirement plan. Join me this weekend on The Retirement Money Matters Show as we touch on the subjects of The Prepare Institute retirement course and help educate you on retirement planning. The show airs on Saturday afternoon at 4 on WFRN (93.7 FM), Sunday morning at 8:00 on WWKI (100.5 FM) or online at www.theretirementmoneymattersshow.com. You can also obtain this information by reaching out to us at Hayes Advisory Group at 452-PLAN (7526), 800-939-1603 or brian@hayesadvisorygroup.com.

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