

A financial education
class for people
ages 45 to 74

FINANCIAL STRATEGIES *for* SUCCESSFUL RETIREMENT®

Conducted through:



Essential Wealth Education

*RetirementEd.com is an educational division
of SilverStar Wealth Management, Inc.*

*Strategies and
concepts that
may help you
plan for a
comfortable
retirement.*

Dates & Time

Two Series to choose from:

Tuesday Series

Part 1 Tuesday, October 15
Part 2 Tuesday, October 22
6:00 pm to 8:30 pm
5 1/2 hours of education

Thursday Series

Part 1 Thursday, October 17
Part 2 Thursday, October 24
6:00 pm to 8:30 pm
5 1/2 hours of education

Location

Attend Virtually or In-Person

A Replay will be sent to all who RSVP!

SilverStar Wealth Management, Inc.

Conference Room (Limited Seats)

17844 Mound Rd, Suite E • Cypress, TX 77433

Light meal and drinks provided

During this class, these issues will be addressed:

- Diversifying your investments
- Using 401(k)s and IRAs to potentially reduce current income taxes and help save for retirement
- Potentially controlling your health-care costs
- Determining how much money you'll need to retire
- Finding out whether you are carrying more insurance coverage than you need
- Potentially reducing your estate taxes
- Understanding sound investment strategies and alternatives
- Transferring your estate to the loved ones and charities of your choice

Go to page 7 for easy registration



Comprehensive Financial Education

Hear Retirement Planning Strategies

Financial Strategies for Successful Retirement focuses on how you may prepare for a comfortable retirement. This informational seminar introduces you to concepts and strategies that may help you handle your day-to-day finances, potentially reduce your taxes, and manage your investments. What's more, it will discuss how you can assess your current financial situation and develop a personalized plan that may help you pursue your retirement goals.

Financial Strategies for Successful Retirement focuses on important financial issues and concerns you may face today and in the future. Proper planning may help you prepare for a comfortable retirement.

“The concepts and strategies discussed in this seminar could help you make choices today that may help determine how well you live in retirement.”

Who Should Enroll

This course may be for you if you are nearing retirement, already retired, or beginning to develop a retirement plan and are interested in hearing concepts and strategies that may help you make the appropriate choices when confronted by investment alternatives, insurance coverage, increasing health care costs, tax reduction methods, and proper disposition of your estate at death. Retirement planning is for everyone and it is never too late to begin.

Teaching Format

The *Financial Strategies for Successful Retirement* presentation is clear, easy to understand, and enjoyable. The presenter uses up-to-date teaching aids that include a color-illustrated workbook, practical exercises, and examples.

The course presents information both visually and verbally to help you learn and remember the material covered. The material is presented in a relaxed, friendly environment where your questions and active participation are always welcome.

Financial Strategies Course Agenda

Financial Basics

- Retirement income:
Perception and reality
- Nine reasons people fail financially in retirement
- Using credit wisely
- Making compounding work for you
- Inflation
- Your income taxes
- Your investments and taxes
- Impact of income taxes and inflation
- Earning real rate of return
- Making your money last

Your Retirement Income

- Sources of retirement income
- Social Security and you
- The value of tax-deferred contributions
- Personal retirement plans
 - Traditional IRAs
 - Roth IRAs
- Employer retirement plans
- Taking money out of employer retirement plans
- Required minimum distribution/ withdrawal rules
- Choosing your retirement plan beneficiary
- Retirement checklist

Investments

- Emergency reserves
- Traditional cash reserves
- Debt and equity investments
 - Bonds
 - Stocks
- Stock market fluctuations
- Obtaining professional management
- Mutual funds
- Mutual funds for retirement income
- Tax-deferred annuities
- Variable life insurance policies
- Asset allocation

Risk Management

- Ways to potentially help manage risk
- Health insurance and Medicare
- Disability income insurance
- Long-term care
 - Paying for long-term care
 - Long-term care insurance
- Changing life insurance needs
- Types of life insurance
- Pension maximization using life insurance
- Survivorship life

Estate Planning

- Importance of estate planning
- Planning for incapacity
- Distributing assets at your death
 - Direct transfer assets
 - Joint ownership
 - Trusts
 - Probate
 - Your will
- Taxes and your estate
 - Federal unified gift and estate tax rates
 - Providing money for estate transfer costs

Optional Retirement Planning Consultation

- Everyone who attends this course is entitled to a personal retirement planning consultation after the course.

Mutual funds, ETFs, variable annuities, and variable life insurance are sold by prospectus. Please read the prospectus and consider the investment objectives, risks, charges, and expenses carefully before investing. The prospectus, which contains this and other information about the mutual fund, variable annuity contract, or variable life insurance policy and the underlying investment options, can be obtained from your financial professional.

There is no assurance provided that the financial concepts and strategies discussed will provide investment success. Investments are subject to market fluctuation, risk, and potential loss of principal. Actual results depend on many factors as discussed in the seminar. Past performance is no guarantee of future success.

What You Will Get from This Class

Seminar Workbook

You will receive a 222-page, color-illustrated workbook that is designed to help you apply and retain the information discussed. The workbook contains many exercises and examples, including investment performance graphs, tax charts, and interest calculators that may help you understand the financial concepts being presented. The *Financial Strategies for Successful Retirement* workbook includes information on money, investing, and finance. You will be able to use the workbook as a reference tool for years to come.

Personal Financial Fact Finder

The personal financial fact finder may help you move toward a comfortable retirement by showing you where you stand today. This worksheet enables you to summarize how much income, savings, and debt you currently have. Once you complete the fact finder, you can use this information to develop a personalized plan that may help you pursue your retirement goals.

“The information you receive is objective and factual, without any references to specific financial products.”

Optional Retirement Planning Consultation

After the last class session, you will have the opportunity to meet privately with your presenter. During this meeting, you can ask specific questions regarding your financial goals. Together, you and your presenter can develop strategies designed to help you pursue your retirement objectives.

Objective, Factual Information

Unlike many free, one- to two-hour workshops that promote specific financial products, *Financial Strategies for Successful Retirement* is completely educational. The information you receive is objective and factual, without any references to specific financial products. This seminar introduces concepts and strategies that may help you make informed financial decisions. However, if you want to discuss specific financial products and services, you may do so during the optional retirement planning consultation.

Seven Common Financial Mistakes

1 Not saving enough for retirement

Social Security alone will not be sufficient to support the retirement you envision. Take advantage of your workplace retirement plan and establish a personal savings plan using taxable and tax-advantaged investments.

2 Putting off financial planning

Procrastination is one of the main reasons why people fail financially! The longer you put off creating a financial plan to reach your goals, the more likely you are to fail. Even a few years' delay could potentially cost you hundreds of thousands of dollars when you retire.

3 Not choosing the appropriate mix of investments

If you put your money into the wrong combination of investments, you could lose out on gains or suffer unnecessary losses. Asset allocation determines approximately 90% of the return on your investments.

4 Avoiding estate planning

Without an estate plan, your estate could be tied up in costly probate litigation, decimated by income and estate tax liabilities, and passed on to unwanted parties. Even worse, your family could suffer severe financial consequences.

5 Not knowing how much money you'll need to retire

If you are unaware of how much retirement savings you may require, you could be setting yourself up for financial failure.

6 Missing out on tax-reduction strategies

Understanding changing tax laws could help you invest more money and potentially reduce your taxes. If you ignore these changes, you could pay far more taxes than you need to.

7 Paying costly retirement plan fees and penalties

The rules and regulations covering withdrawals from retirement plans can be complicated and confusing. There are penalties and fees for withdrawing money too early or too late, as well as penalties for withdrawing too little or too much money. Some of these penalties can be as high as 25%!

This seminar may help you address these common and potentially costly financial mistakes.

10 Important Financial Questions For Retirement Planning

1. *Can I retire early?*

Determine whether you can afford to retire early and how much money and income you may need to do so.

2. *How can I plan for a comfortable retirement?*

Hear about nine steps to help prepare for a comfortable retirement.

3. *Are there ways to help reduce the effects of inflation?*

Become acquainted with strategies that could help you maintain your purchasing power over time.

4. *How can I develop my financial objectives?*

Acquire sound information on concepts to help you focus on financial goals and develop a sound retirement strategy.

5. *How can I put my money to work?*

Become aware of the effects of inflation and taxes on low-interest accounts, and hear steps to help reduce their effects.

6. *How can I potentially reduce my taxes?*

Explore strategies that could help reduce the total amount of money you pay in taxes each year.

7. *How can I use stocks, mutual funds, bonds, and other investment vehicles?*

Understand the characteristics of various equity investments, including common stock, preferred stock, mutual funds, and exchange-traded funds. Also hear about cash alternatives.

8. *Are there ways to potentially reduce my exposure to financial risk?*

Focus on strategies and concepts to make more informed investment decisions and develop a portfolio that is designed to help manage risk.

9. *What can I do to help reduce my health-care costs?*

Review possible health-care options, the details of Medicare and Medicaid, and long-term care considerations.

10. *How can I provide for my heirs?*

Hear about the major contributors to estate devaluation, how to potentially reduce estate taxation, and how to transfer your estate to the heirs and charities of your choosing.

Mutual funds, ETFs, variable annuities, and variable life insurance are sold by prospectus. Please read the prospectus and consider the investment objectives, risks, charges, and expenses carefully before investing. The prospectus, which contains this and other information about the mutual fund, variable annuity contract, or variable life insurance policy and the underlying investment options, can be obtained from your financial professional.

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Your Instructor

Your local instructor is H. Tim Hudson, CFP®, CEPA®, APMA®, CLU, ChFC, CRPS®. Tim is the President of SilverStar Wealth Management, Inc. and as a Certified Financial Planner™ practitioner and an Accredited Portfolio Management Advisor™. He enjoys helping individuals and business owners grow their wealth with a strong focus on reducing taxes and risk. He earned his Bachelor of Science in Interdisciplinary Studies (Business and English) through Liberty University and holds numerous professional designations.

Tim has always sought to make a difference in the lives of others. This combined with his strong interest in financial planning and wealth management led him to the financial industry over 20 years ago to help people plan wisely and live their lives on purpose for the reasons important to them. He also created RetirementEd.com to provide unbiased financial education to the community.

H. Tim Hudson, CFP®, CEPA®, APMA®, CLU, ChFC, CRPS®. SilverStar Wealth Management, Inc. 17844 Mound Rd., Suite E, Cypress, TX 77433, 281-477-3847, SilverStarWealth.com

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Tuition

You may pay your tuition in advance or at the first classroom session. Regardless of when you pay, you must enroll in advance. You may pay with a check or credit card. Credit cards accepted: VISA, Mastercard, Discover, and American Express. Make check payable to RetirementEd.com. Tuition is \$49 (\$69 if paid the day of). Your spouse or a guest may be enrolled at no extra cost. Only one workbook per registration.

Registration Form

I will attend **Financial Strategies for Successful Retirement®**:

- Tuesday Series– October 15, 22 Attend In-Person Attend Virtually (a link will be sent)
 Thursday Series - October 17, 24 Attend In-Person Attend Virtually (a link will be sent)
 Please remove me from your mailing list. (Please fill out the information below.)

Name _____

Address _____

City _____ State _____ ZIP _____

Daytime Phone _____ Home Phone _____

Email _____

I am enrolling my spouse or a guest at no extra charge.

Name _____

Method of Payment

- Check enclosed payable to **RetirementEd.com**
 VISA Mastercard Discover American Express

Cardholder _____

Card No. _____ Exp. Date _____



Online
RetirementEd.com



By Phone
For immediate registration, call
(281) 477-3847



By Mail
Fill out and mail the registration form with your check or credit-card information to: **SilverStar Wealth Management, Inc.**
17844 Mound Rd., Suite E
Cypress, TX 77433



By Fax
Fill out and fax the registration form with your credit-card information to:
(281) 477-3849



By Email
Staff@silverstarwealth.com

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A class to help you plan your retirement

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**This class discusses strategies
that may help you:**

- **Manage your 401(k)**
- **Take advantage of recent tax law changes**
- **Choose investments that match your tolerance for risk**
- **Increase income from personal retirement plans**