Selected Issues in Financial Planning
Fall, 2012

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Wednesday 10:00 am
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Date	**Topic**
October 3	Introductions Medicare
October 10	Retirement • Types of tax sheltered accounts • Safe withdrawal rates • Rollover of company plan • ROTH Conversions • Required Minimum Distributions • Social Security
October 17	NO CLASS
October 24	Investments • Terminology • Risk vs. Return • Modern Portfolio Theory • Development of an Asset Allocation/Multiclass Investing • Managing your portfolio • The case for indexing
October 31	Estate Issues • Titling issues—How assets are transferred • The estate tax/gift tax—Current Legislation (Federal/NY) • Probate—do we need to avoid this? • The Special Needs trust • Use of a living trust If time permits, we will discuss long-term care.
November 7	NO CLASS
November 14	Taxes • The federal tax system • New York State • Changes anticipated for 2013