



Your Dream Retirement is for those facing or already in retirement who are concerned about the issues of funding the quality of life they want in their post working years. Through colorful, real life stories and illustrations, Dave and Abby will give you an easy understanding of how to strategically plan and tactically managing your retirement assets. People save their entire lives trying to fund a unique quality of life for the last third of their life. It's an awesome task. This book is written with the sole intention of helping you accomplish that goal. Your Dream Retirement is a book for all investors; especially for those 70% who say they are conservative in their investing. Dave and Abby re-introduce you to the ABC Planning Model, but this time they put a major emphasis on the growth strategy of Red Money; helping you to understand not only what tactical money management is, but its great value to conservative investors and how to use it to your advantage. Climb on board; this is a one-way ticket to funding the quality of life in your dream retirement! This is not a financial seminar; this is a financial course of study where you will leave with the knowledge and confidence to make financial decisions suited to your level of risk and in-line with the goals and objectives you establish.

## Course Description

This course provides a fundamental working knowledge of the principles of conservative investing through strategic allocation of assets and tactical money management with a view toward developing retirement income. The materials cover varied aspects of conservative investing, such as risk management issues, tactical management theory and models, impact of bear markets on retirement income, aspects of financial decisions, and more, while highlighting the ABC Investing Model. Students will increase their awareness of the overall risk in the markets as well as possible asset allocation and tactical management models to help mitigate exposure to risk. This course also covers issues in income planning, how to find appropriate financial professional help, and principals sound financial decisions. It is not designed to give specific solutions to individual needs.

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## Course Objectives

The objectives of this course are to provide you with the tools, insight, and proven strategies that will allow you to build a retirement plan that you are confident will achieve the goals you set for your retirement. This course will teach you easy-to-understand strategies on how to manage investment risks and create the income stream for the retirement that you want. By the end of this course, you should be able to:

- Understand five major risks associated with funding retirement
- Understand five financial myths in retirement
- Strategically allocate your assets in a conservative manner
- Learn the issues involved in risk management in retirement
- Learn the theory behind tactical money management
- How gaining 80% of upside, avoiding 80% of downside smooths out volatility
- Understand tactical models that will help conserve assets
- Develop an income plan to fund your quality of life in retirement
- How to find a financial professional that fits you
- Know what questions to ask a potential advisor
- Learn how to make strategic retirement decisions
- Determine your own personal risk tolerance

## Reading Material

The course is based on the book "Your Dream Retirement", by financial authors David P. Vick and Abigail Diehl Vick, plus "Your Dream Retirement Workbook". Both will be provided for you.



## Course Participation

If you are looking for answers to how to fund your quality of life in retirement and how to find a risk management model that will help when the financial markets experience a downward trending bear and what you can do to limit the exposure you have to it, this course is for you. If you are concerned about your IRA, 401(k), 403(b) or other retirement accounts or maybe just want to be more confident in your current plan you will believe this course is time and money well spent.

The best way to profit from this course is to read the assigned chapters, do the assigned homework and participate in the classroom discussions as you feel comfortable.

## Course Outline

Below is an outline of the content of each section of the course.

### **Section 1: How to Strategically Plan and Tactically Manage Your Retirement**

The financial risks to fund a quality of life for the last third of your life and the obstacles therein; the risk management theories and models to accomplish the task are discussed in Section 1.

#### **Chapter One: From Telomeres to Taxes: Part A**

Understanding longevity risk and the uncertainties of the markets.

#### **Chapter Two: From Telomeres to Taxes: Part B**

Understanding the devastating effects of inflation, and the impact of a spouse's death and excess taxation has on a retirement plan.

#### **Chapter Three: The Truth Will Set You Free**

The instructor will discuss five financial retirement myths and how they affect your planning.

#### **Chapter Four: Volley Ball and Risk Management**

Understanding the need for risk management and how to strategically plan and tactically manage your retirement finances.

#### **Chapter Five: The Perfect Season**

The ABC Planning Model is explained in detail, with an emphasis on growth assets.

#### **Chapter Six: Bud Comet and the Tin Can Sailor**

This chapter will help you understand the theory of tactical money management and how useful it is to conservative investors.

#### **Chapter Seven: Arizona Cardinals Rule!**

Helps you understand tactical management through simple models that shed light on how assets is actually managed.

#### **Chapter Eight: Tossing Nora**

This chapter discusses the issues in income planning for a lifetime.

#### **Chapter Nine: The Weird Dentist Rule**

Learn how to find a financial advisor with specific skills in retirement planning; and how to find one that fits you.

#### **Chapter Ten: Opposites Attract**

Learn how to make sound financial retirement decisions and build your own retirement strategy.

### **Section 2: Tactical Money Managers and Their Secret Sauce**

These are chapters written by actual money managers who explain their particular view of tactical money management. While this section is included in the course materials, each chapter may not be reviewed by the instructor, but rather these are to be used for your benefit to better understand tactical money management.

#### **Chapter Eleven: What Is Managed Money and What Makes It Different from a Mutual Fund?**

Bob Van Sant, First American National RIA

#### **Chapter Twelve: Creating Value through Tactical Management**

John Lunt, Lunt Capital Management.



**Chapter Thirteen: A Tactical Dividend Strategy for Today's Yield Starved Investor**

Jeffrey R. Thompson, W.E. Donoghue & Co., Inc.

**Chapter Fourteen: Precision Investing**

Joe M. Maas, CFA, CFP®, CLU®, ChFC®, Synergy Financial Management

**Chapter Fifteen: Protect Your Red Money**

Warren Wall, Wall & Company Global Capital Management.

**Chapter Sixteen: Morally & Financially Screening Your Portfolio**

Jay Peroni, CFP®, Faith-Based Investor

**Chapter Seventeen: How Big Is the Problem Investors Are Facing Today**

Vance Howard, Howard Capital Management.

**Chapter Eighteen: Tactical Investing: Solutions in an Uncertain World**

Weatherstone Capital Management.

**Chapter Nineteen: The Tragedy of Prediction**

Navi Dowty CFA, Dowty & Associates

## Tools for Planning

Below are forms used by the instructor to help students develop their own financial plan:

- Asset Review Forms
  - Includes two forms to use in planning: "Issues & Goals" & "Financial Planning Data Form"
- Retirement Budget Forms
  - Provides a comprehensive budgeting form for retirement needs.
- Risk Tolerance Questionnaire
  - Provides a simple risk questionnaire.

## Course Instructors

Course Instructors come from the financial services industry. They bring many years of experience to the classroom and enhance the course with "Real World" examples of many of the principles being taught. This course is interactive and your participation is encouraged, but not required.

## Communication with Instructor

The instructor is open for questions and inquiries about the material covered by the course.