APEG™ Learn • Share • Grow

Advanced Planning Educational Group, Inc.

APEG FOUNDATIONS OF FINANCIAL PLANNING COURSE

INCREASE KNOWLEDGE.
SHARPEN SKILLS.
ELEVATE EXPERTISE.

This course helps you to "Fill the Gaps" in your knowledge of the five commonly recognized segments in a typical family's financial plan (Estate Planning, Tax Planning, Risk Management/ Insurance, Retirement Planning and Investment Planning) along with the additional topics of Employee Benefits, Social Security, Medicare and College Planning. This course will provide 24 contact hours of education in the comprehensive approach to financial planning. In addition to academic information, client-friendly discussion points will give participants communication techniques to immediately assist them in their practice.

INTRODUCTION TO FINANCIAL PLANNING 3 Hours

- The Financial Planning Process
- Working in a Collaborative Environment
- The Benefits of Financial Planning
- Recognized Designations & Certifications
- The Role of Financial Institutions
- Code of Ethics and Professional Responsibility
- Contents of the Financial Plan
- The Regulatory Framework
- Fiduciary Responsibility
- Licensing and Registration

Course Instructor: Jeffrey R. Hoenle, CFP®, CRPC®, AEP®

ESTATE PLANNING 3 Hours

- The Estate Planning Process
- Types of Property Ownership
- Community Property v. Separate Property
- Various Types of Wills
- Powers of Attorney
- The Probate Process
- Revocable Living Trusts
- Irrevocable Trusts
- Health Care Directives
- The Estate Tax
- The Gift Tax
- Transfers on Death

Course Instructor: Patricia L. Lincoln, Attorney at Law

INCOME TAX 3 Hours

- Basic Income Tax Concepts
- The Tax Cuts & Jobs Act
- The SECURE Act
- Sources of Gross Income
- Exclusions and Adjustments
- Adjusted Gross Income
- Itemized and Standard Deductions
- Taxable Income
- Tax Rates and Brackets
- Capital Gains Tax / Basis
- Other Taxes
- Income Tax Planning Concepts

Course Instructor: Ruth Flynn Raftery, JD, CPA, AEP®

RISK MANAGEMENT/INSURANCE 3 Hours

- Importance of Risk Management to Financial Planning
- Understanding Risk
- Tools for Risk Management
- Property and Liability Risks
- Health-related Risks
- The Importance of Disability Insurance
- Life Insurance Product Design
- Guidelines for Life Insurance Recommendations
- The Risk of Longevity
- Annuities as a Risk Management Device
- Risk Management in a Financial Plan

Course Instructor: Terry R. Altman, CFP®, ChFC®, CLU®

BONUS SESSIONS INCLUDE:

- A COMMON-SENSE APPROACH TO PLANNING
- THE KEY ESTATE PLANNING DOCUMENTS
- ADDRESSING A LONG-TERM CARE EVENT

RETIREMENT INCOME PLANNING 3 Hours

- Personal Financial Statements
- Wage Replacement Ratio
- Time Value of Money
- Inflation
- Social Security
- Private Pensions / Defined Benefit Plans
- Tax Advantaged Qualified Plans
- Social Security
- IRAs
- Overcoming Inadequate Planning

Course Instructor: James M. Kraus, CFP®

EMPLOYEE BENEFITS, SOCIAL SECURITY & MEDICARE 3 Hours

- Scope and Significance of Employee Benefits
- Importance of Benefit Planning
- Types of Employee Benefits
- Planning for the Employer
- Planning for the Employee
- Eligibility for Benefits
- Social Security Benefits
- Social Security Calculation
- Original Medicare
- Supplemental Medicare

Course Instructor: Mark T. Wise, CFP®, CRPC®

INVESTMENT PLANNING 3 Hours

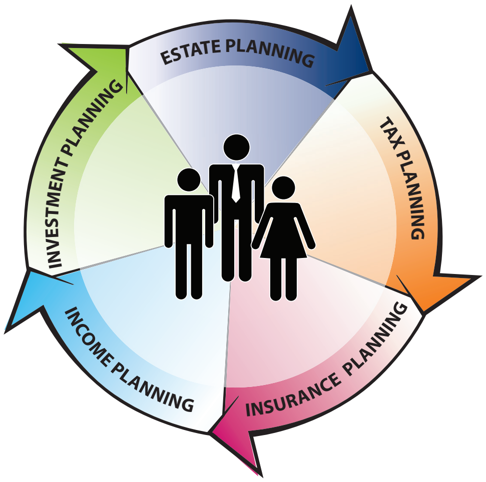
- Categories of Investment Assets
- Cash Equivalents
- Debt Instruments
- Equity Securities
- Mutual Funds / ETFs
- Understanding Risk
- Types of Investment Returns
- Risk Tolerance and Risk Capacity
- Asset Allocation Strategies
- Taxation of Investments
- The Power of Compounding
- Sequence of Returns
- Regulation

Course Instructor: Donald M. Denstaedt, CFP®, CFS®

COLLEGE PLANNING 3 Hours

- Overview of College Planning Concepts
- Planner/Parent/Student Responsibilities
- The College Horizon
- Hidden Factors Impacting Out of Pocket Expense
- FAFSA Filing
- Optimizing Expected Family Contribution (EFC)
- Cost of Attendance (COA)
- 3-Legged Stool (Academic, Financial & Career)
- Planning Timeline
- Planning Services
- Funding Plans - 529

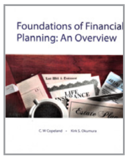
Course Instructor: D. Andrew Hickman



APEG FOUNDATIONS OF FINANCIAL PLANNING COURSE INCLUDES:

- Online Access
- Comprehensive Financial Planning Overview
- 24 Contact Hours of Instruction on Estate, Tax, Insurance, Income, Investment, and College Planning
- Exploration of Real-World Case Studies
- Access to Connect and Exchange with Instructors

COURSE FEE
$795



Reference Quality Textbook Available
(optional, may be purchased through the American College of Financial Services. Visit APEGcommunity.com/foundations for details.)

3 EASY STEPS TO REGISTER | Register by visiting **apegcommunity.teachable.com**

1. Create an account
2. Select the **APEG Foundations of Financial Planning Course** and Click **Enroll**
3. Complete the Online Registration

The Foundations course is brought to you by Advanced Planning Educational Group, Inc., (APEG).

APEG is a financial planning membership community, providing financial professionals an energetic learning platform, a practical planning approach, and a support community comprised of the nation's leading industry experts.

For more information or to become a Member of the APEG Community, visit our website at www.apegcommunity.com.

Co-Founders: Jeffrey R. Hoenle, CFP®, CRPC®, AEP®
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