The Osher Lifelong Learning institute

Protecting and Maximizing your Retirement Assets

Instructor:
David B. Hurwitz, CFP®, CRPC®, CRPS®, RICP®, APMA®, BFA®
Private Wealth Advisor | CERTIFIED FINANCIAL PLANNER™ practitioner

Day: Thursdays **Time** 9:45am **Web:** www.davidbhurwitz.com

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David Hurwitz is a Certified Financial Planner™ practitioner as well as a Chartered Retirement Planning Counselor®, Chartered Retirement Plan Specialist®, Retirement Income Certified Professional®, Accredited Portfolio Management Advisor®, & Behavioral Financial Advisor® with Ameriprise Financial. With more than a decade of wealth management experience, David focuses on financial planning for retirement, retirement income strategies, investment and estate planning strategies. David graduated from Michigan State University in 2002 with a degree in Finance. David believes success should be measured not only by your financial well-being, but also by how confident you feel about your future.

David is a native Washingtonian and now lives in Bethesda with his wife and two children. David's extra vocational interests include golf, travel, and cycling. David was named the "Best Financial Advisor" by the readers of *Bethesda Magazine ten* consecutive times, has been awarded the five star wealth manager award by Washington Post Magazine for the past five years, and was awarded Best in State, Maryland wealth advisors by Forbes for the past three years.

Course Description

During this seven week course, Study Group members will learn how to set up a retirement income stream consistent with their retirement goals, understand tax treatments with their investment objectives, and plan for inflation, economic challenges, and a potentially long retirement. Sessions will include insights on estate planning, tax planning and Roth conversions, social security planning, and how to utilize various investment vehicles.

Course Outline

Date	*Topic*	*Description*
3/7/24	*Introduction*	*Discuss investment industry facts & myths*
3/14/24	*Taxes, Roth Conversions, RMDs and Income Planning*	*Discuss tax strategies and designing an income plan*
3/21/24	*Investment Vehicles Pt. 1*	*Discuss stocks, bonds, mutual funds, index funds*
3/28/24	*No Class*	*Spring Break*
4/4/24	*Investment Vehicles Pt. 2 and Social Security*	*Discuss annuities, REITs, and alternate investments*
4/11/24	*Long Term Care, Mutli-Generational Planning, & Estate planning*	*Learn techniques to pass along assets and educate family about money*
4/18/24	*Putting it all together: Current Market Conditions, Investment Philosophy, and Societal Issues*	*Discussion and breakout*