

Your Winning Retirement Plan Meeting Agenda

Topic: **Chapter 2 Part 2; Chapter 3 – Investments**

Date: **Sunday, January 23th**

Time: **4pm – 5pm Mountain Time**

Meeting Link: <https://azgov.webex.com/azgov/j.php?MTID=m63e13cf27c3fdf28e1f9bec2296699f5>

Meeting Number: **2466 611 8392**

Password: **RMknCx3e2Z4**

Join by Phone: **877-309-3457** Access Code: **2466 611 8392**

Note: Meetings start promptly at the hour, please try to log in a few minutes before the meeting.

Summary

We Continue Chapter 2 with more definitions then discuss unplanned expenses. Finally we introduce taxes and how to determine what you **Net Tax Rate** is.

Chapter 3 is focused on Investments and identifies the various types of investments (ie stocks, bonds, etc) the various types of accounts (ie vehicles) created for holding these investments ad finally introduces the concept of Asset Allocation, a process of distributing your investments across various risk level investments to minimize risk and maximize gains. The importance of placing investments in the appropriate vehicles to minimize tax implications is also discussed. Finally some thoughts on the appropriate approach to creating a plan and implementing it based on the level of involvement you desire are discussed.

Agenda

- Chapter 2 – We will pick up where we left off last week.
 - Defining Wages, Income, Savings, Expenses
 - Oh Shoot! I Forgot!
 - Uncle Sam Will Share Retirement With You
 - Chapter 2 Spreadsheets
 - Coping with Uncertainty
 - Chapter closing thoughts
- Chapter 3 – Investments
 - Chapter Summary
 - Terms and Concepts
 - Owners and Lenders
 - Asset Allocation
 - Vehicles
 - Allocating within Vehicles
 - Making Smart Investments
 - Real Estate
 - But I Want to Relax
 - Chapter Closing Thoughts

Resources

- [Chapter 2 Part 2 & Chapter 3](#) (PDF Download)
- [Chapter 3 Spreadsheets](#) (Exel file)
- [Meeting Agenda](#) (PDF Download)
- [ArtCentrics.com](#)
 - [Money Matters page](#) – See past discussions, download and view video and associated materials.
 - [Your Winning Retirement Plan page](#) – Resources for this set of discussions.