

Your Winning Retirement Plan Meeting Minutes

Topic: **Chapter 2, wrap-up; Chapter 3 – Investments**

Pages Covered: **(44 - 59)**

Date: **Sunday, January 23rd**

Time: **4pm – 5pm Mountain Time**

Resources

- Meeting Recording (MP4): [Link](#) (60 minutes)
- Meeting Agenda(PDF): [Link](#)
- Chapter 1, Part 1 Discussion(PDF): [Link](#)
- Meeting Minutes(PDF): [Link](#) (This document)
- Additional resource
 - Roths
 - Investopedia: [What is a Roth IRA?](#)
 - [Your Guide to Roth Conversions](#)
 - [Why Are Roth Conversions So Trendy Right Now? The FOR and AGAINST Them](#)
 - [6 Reasons You Should NOT Do a Roth Conversion](#)
 - Member Mention: [The New Retirement Savings Time Bomb](#)

Meeting Minutes

- Opening Meeting Discussion (00:00 – 03:18)
- **Chapter 2 Discussion** (03:18 – 34:20)
 - Defining Wages, Income, Savings, Expenses
 - Oh Shoot! I Forgot!
 - Uncle Sam Will Share Retirement With You
 - Chapter2 Spreadsheets
 - Coping with Uncertainty
 - Chapter Closing Thoughts
- **Side Conversation: Kiplingers Retirement Report** (34:30 – 37:19)
 - [Kiplingers Retirement Report subscription website](#)
- **Chapter 3 Discussion** (38:42 – 47:44)
 - Chapter Summary
 - Terms
- **Open Questions/Discussions** (47:58 – 60:42)
 - Health Savings Account and robo advisor services (47:58 – 54:45)
 - [Betterment website](#)
 - Insurance cost discussion (54:53 – 58:25)
 - Medicare cost (58:40 – 60:00)
 - ArtCentrics: What you should know about Social Security (2021-09-19)
 - [Meeting Notes](#) (PDF)
 - [Recording](#) (MP4) 53 minutes

Preparations for Next Meeting

We will begin covering Asset Allocation and saving vehicles. You should get the latest statements from your 401k, IRAs, Investment Accounts, Roths, etc. so you can determine what funds you are invested in, and how they should be classified (ie Stock, Bond, Cash equivalent, etc.)