

FNCE 305: Retirement Savings & Income Planning

This course is designed to provide students with the foundation to conduct a retirement needs analysis for individuals, to understand the different types of retirement plans available to individuals, and to recognize the key factors that affect retirement plan selection for business owners. Students will be able to evaluate and compare the characteristics of various retirement plans, address client suitability, and provide plan recommendations. The course covers tax-deferred retirement plans, IRAs, nonqualified plans, Social Security, Medicare, Medicaid, distribution strategies, taxation of distributions, and regulatory considerations.

In particular, the course covers strategies used by financial planners to help clients assess employee benefits and to reduce the tax burden while planning for retirement. Topics include retirement needs analysis; defined benefit and contribution plans; profit sharing; 401k; 403b; ESOP; IRA; SEP-IRA; Roth-IRA; Keogh; TSA; social security benefits and integration; vesting; employee benefits analysis; funding vehicles; plan installation and administration; asset balancing; buy-sell agreements, ERISA; stock redemption and cross-purchase plans; evaluation of retirement timing; life-cycle planning; retirement lifestyle issues; distribution planning; and post-retirement financial and qualitative assessment of needs.

Offered most semesters via Rize Consortium

Credits: 3

Program: [Business Administration](#)