



Course title and number	AGEC 439 – Retirement Planning (3 credits)
Term	Spring 2017
Meeting time/location	Web-based course

Course Description and Prerequisites

Overview of retirement planning basics, retirement plans – both qualified and non-qualified, Social Security provisions, and government healthcare plans along with the basics of employee benefits. Course will focus on both quantitative (i.e. calculating retirement needs and plan limits) and qualitative (i.e. retirement age decisions, retirement income management) aspects of retirement.

Instructor Information

Name Christopher Moore, MBA, CFP®
Email address cmoore3105@tamu.edu

Course Goal

Overall Goal: Our goal is to learn the fundamentals of retirement planning and products available to meet retirement goals from both the employer and employee perspectives. This course covers all the content necessary for proficiency on the CFP® exam in the area of retirement and employee benefits.

Learning Outcomes

As a result of your participation in this course, you will be able to:

1. Describe and apply different retirement income strategies.
2. Calculate a retirement needs analysis using time value of money and make fiduciary retirement portfolio recommendations.
3. Describe the basics of retirement plan design while accounting for taxes and IRS/ERISA regulations.
4. Explain the differences between qualified and non-qualified plans as they relate to both employers and employees from both a qualitative and quantitative nature.
5. Identify and evaluate employee benefits and their tax implications.
6. Recognize the special topics of retirement such as: gender retirement issues, baby boomer retirement needs, social welfare, and Defined Benefits vs Defined Contributions decisions.
7. Develop a comprehensive knowledge of the Social Security and Medicare system.

Textbook and Resource Material

Textbook: *Retirement Planning and Employee Benefits for Financial Planners*, Michael A. Dalton, 12th Edition, 2016. ISBN: 978-1-936602-39-1

Financial Calculator: TI BA-II or comparable (not alpha programmable).

Additional references and readings will be assigned and posted on the course website. You should

check the website regularly for announcements, points earned, readings, and homework.

Course Structure

This online course is organized into 15 weeks. Each week will include some or all of the following resources and activities as follows:

- Assigned readings in the textbook
- Additional readings about current issues
- Videos of short lecture presentations
- Assignments related to the weeks topics
- The assessment or quiz over the topics of the week.
- There will also be special weeks when you will take one of the exams

Each week will be a little different with different amounts of time devoted these various activities. Tentatively, one week will end and the other begin at noon on Sunday. All assessments and assignments must be submitted by that time. You will have the option to complete everything during the work week and have your weekends free, or if you are occupied during the work week, you have the weekends to complete your studies.

Examinations

The three examinations, including the final exam. They are comprehensive, reviewing material from the beginning of the course, but emphasizing the more recent classes. Since this knowledge is comprehensive in nature and it is expected that your knowledge will improve as the class continues.

Projects

Two large retirement projects will be assigned during the semester. No credit will be given to homework turned in late. This is part of learning to work with deadlines which is critical if you want to become an effective manager of the financial resources of others.