

AAII Financial Planning Discussion Group: 2018-19 Season

These meetings feature informal discussions on a broad range of financial planning topics. Usually for the first half of the meeting we focus on a specific topic and then, time permitting, the discussion ranges over the full spectrum.

We meet at Holders Country Inn at 998 S. DeAnza Boulevard, San Jose on the second Wednesday every month except July and August. Dinner orders are taken between 6:00pm and 6:30pm. The meeting starts when food is served, and ends promptly at 9:00pm.

- September 12, 2018 **The Five Pillars of Financial Planning**
Overview, Life planning, Do you need professional help?
- October 10, 2018 **Investing ... I**
Process, Modern Portfolio Theory, Diversified portfolio
- November 14, 2018 **Investing ... II**
Can you beat the market? Efficient Market Hypothesis
- December 12, 2018 **Retirement Planning ... I**
Accumulation/Distribution phases, RMDs,
- January 9, 2019 **Retirement Planning ... II**
Safe withdrawal rates, Bucket strategies
- February 13, 2019 **Taxes**
TRJA, Tax diversification, Asset location, QCDs
- March 13, 2019 **Insurance**
Annuities, Long-term care, Litigation
- April 10, 2019 **Social Security and Medicare**
Full retirement age, Early/late retirement, Medicare traps
- May 8, 2019 **Estate Planning**
The documents, Probate, Duties of a successor trustee
- June 12, 2019 **Wrap-up**
Open session

To confirm these dates go to our local chapter website at www.siliconvalleyaaii.org or email me at fred.svaaii@gmail.com for more information.