<u>Financial Planning Discussion Group: 2019-20 Season</u>

American Association of Individual Investors

These meetings feature informal discussions on a broad range of financial planning topics. Usually for the first half of each 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 11, 2019	**Financial Planning … The Big Picture** Overview, Life planning, Do you need professional help?
October 9, 2019	**Investing … I** Modern Portfolio Theory, Building a diversified portfolio
November 13, 2019	**Investing … II** Efficient Market Hypothesis; Can you beat the market?
December 11, 2019	**Retirement Planning … I** Accumulation/Distribution phases, RMDs
January 8, 2020	**Retirement Planning … II** Safe withdrawal rates, Bengen's 4% rule, Bucket strategies
February 12, 2020	**Taxes** TRJA, Tax diversification, Asset location, QCDs
March 11, 2020	**Insurance** Annuities, Long-term care, Litigation
April 8, 2020	**Social Security and Medicare** Full retirement age, Early/late retirement, Medicare traps
May 13, 2020	**Estate Planning** The documents, Probate, Duties of an executor/trustee, Philanthropy
June 10, 2020	**Wrap-up** Case study reviewing previous material

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.