Creating & Preserving Wealth For Generations

SageRutty University

FALL 2022

FREE Financial Workshops

Whether you are planning for retirement, already retired, or have concerns about the current or future state of the economy, there is a class for you! Register today for our FREE financial workshops at www.SageRuttyUniversity.com or call 585-512-2333.

SAGE RUTTY UNIVERSITY SRU

SageRutty is pleased to present our Fall 2022 workshop series.

Register at www.SageRuttyUniversity.com or call 585-512-2333

**Registration Required.*

Sage Rutty is located in the Corporate Woods Office Park, off of Crittenden Road between East and West Henrietta Road, behind Phillips European Restaurant. Follow the signs for Building 100, which will be on your right. Feel free to park in the 'Sage Rutty Visitor' spots located in the front row and take the elevator to the third floor. For more information and to register, please visit www.SageRuttyUniversity.com or call 585-512-2333.

Countdown to Retirement

Presented by: Craig Gingerich, CFP®

Thursday, September 8th (12:00)
Wednesday, October 12th (5:30)
Tuesday, November 8th (5:30)

If you are within 5 years of retirement, there are decisions you can't afford to get wrong. What's more, you may not even know the right questions to be asking. Learn steps now to avoid worrying about money after you've stopped showing up to work.

Tax & Estate Planning for High Net Worth Investors

Presented by: Zachary Armstrong, CFP®

Tuesday, September 20th (12:00)
Thursday, October 20th (12:00)
Thursday, November 17th (5:30)

In this workshop, we will explore a number of powerful tax-savings strategies to consider implementing now, including how to grow your portfolio in a tax-efficient way. Join us to learn how to reduce your capital gains tax so you keep more of the money you make. We will also highlight some of the simple changes you can make today to pass more money to your heirs.

Savvy Social Security Planning

Presented by: Kim Nugent, CFP®

Tuesday, September 13th (12:00)
Tuesday, October 11th (12:00)
Thursday, November 10th (5:30)

When is the optimal time to claim Social Security benefits? In this workshop we will discuss how the timing, spousal benefits, cost of living adjustments, and other complexities of Social Security can greatly impact your retirement plan. These tips will help savvy individuals maximize their benefits in retirement.

Costly Retirement Risks

Presented by: Ryleigh Mattle, CFP®

Thursday, September 22nd (12:00)
Thursday, October 27th (12:00)
Tuesday, November 22nd (5:30)

Retirement planning is complicated, but financial advisor, Ryleigh Mattle, CFP® has identified common retirement risks that you need to be aware of if you don't want to outlive your savings. Join her to discuss how to offset risks such as inflation, rising interest rates and a looming recession while continuing to safeguard your assets.

Medicare: The A, B, C, and D's

Presented by: Angela Bevilacqua

Tuesday, September 13th (5:30)
Wednesday, October 19th (12:00)
Wednesday, November 16th (5:30)

Are you or a loved one faced with making Medicare decisions? Do you know how much you can expect to pay in healthcare costs after going on Medicare? In this workshop we will discuss Medicare Parts A, B, C and D. Learn what they cover, how enrollment periods work, and what you need to do to avoid late enrollment penalties. Gain the knowledge you need in order to make Medicare choices with confidence.

The IRS is Coming for Your IRA

Presented by: Douglas Parker, CFP®

Wednesday, September 7th (12:00)
Thursday, October 13th (5:30)
Tuesday, November 15th (12:00)

Whether you're 72 years old and required to take IRA distributions or still in your 60's and can see RMDs on the horizon, you'll want to know how to get the most from your IRA and pay the least tax. Learn how to work within the system, control taxes and leave the most money to your children and grandchildren. This isn't your parent's IRA.

Retiring During a Recession

Presented by: Jeff Jones

Thursday, September 8th (5:30)
Wednesday, October 5th (12:00)
Wednesday, November 2nd (12:00)

Are you worried about the prospect of a recession? Do you fear running out of money during retirement? In this workshop financial advisor, Jeff Jones, will discuss how a recession could affect your retirement strategy and his approach to continuing to grow your assets during an unpredictable market.

Fire Your Broker

Presented by: Brennan Redmond, CFA, CFP®

Thursday, September 15th (12:00)
Wednesday, October 12th (12:00)
Tuesday, November 15th (5:30)

The financial services industry, like medicine, evolves over time. This evolution is often forced by technological advancements, regulatory changes, fee compression and client expectations. The result is that a modern financial services practice looks different today than it did even ten years ago. This presentation is designed to provide individuals with a framework for evaluating financial services firms and professionals.

Tax Efficient Investing Strategies

Presented by: Caroline Hill, MBA

Thursday, September 15th (5:30)
Thursday, October 13th (12:00)
Wednesday, November 9th (12:00)

Are you currently in a high tax bracket, or simply someone who thinks they are paying too much? There are few things in life that are guaranteed, and taxes is one of them. Whether you are a novice or an experienced investor, join us to learn Tax Efficient Investing Strategies to reduce your taxes and make the most from your savings.

Why Bonds Shouldn't be Your Safety Net

Presented by: Sarah Stymus & James Burke, CFP®

Wednesday, September 14th (12:00)
Wednesday, October 5th (5:30)
Wednesday, November 16th (12:00)

Are bonds your safety net? Do you rely on income from your portfolio? With bond prices falling this year, now might be a good time to rethink your investment strategy. Join financial advisors, Sarah Stymus & James Burke to discuss options for income strategies for a down market environment.

Are You Too Conservative?

Presented by: Brennan Redmond, CFP®, CFA

Wednesday, September 21st (12:00)
Tuesday, October 18th (5:30)
Thursday, November 10th (12:00)

One of most impactful investment decisions you will ever make is how you split your portfolio between stocks, bonds, and cash yet getting it right is one of the least understood aspects of wealth management. There is a methodical approach to it; insurance companies and pension funds use it, but outside of those institutions almost nobody does. Join Brennan Redmond, CFA, CFP®to discuss this approach and more in, ***Are You Too Conservative***?

Small Business Retirement Plans

Presented by: Craig Gingerich, CFP®

Wenesday, September 21st (5:30)
Tuesday, October 18th (12:00)
Thursday, November 17th (12:00)

For employers and entrepreneurs looking to save taxes and attract talent, an employer retirement plan can be an invaluable tool. In this presentation, we will discuss how to wade through the options and features available in selecting the best plan for you and your business.

Protecting Your Assets from the Nursing Home

Presented by: Zachary Armstrong, & Stephen Bennet, Esq.

Thursday, October 20th (5:30)
Thursday, October 27th (5:30)
Tuesday, November 22nd (12:00)

The average cost of a nursing care stay in Monroe County is approaching $200,000 per year. Without a plan, these costs can quickly drain your hard earned dollars. Join Financial Advisor, Zachary Armstrong, CFP® and Attorney, Stephen Bennet, Esq. of Evans Foxx LLP to learn several financial and legal strategies to protect your money and prevent your nest egg from depleting.

How to Increase Your Purchasing Power

Presented by: Caroline Hill, MBA

Wednesday, September 7th (5:30)
Wednesday, October 26th (12:00)
Thursday, November 3rd (12:00)

Despite high prices and low inventory, it seems like everyone is either buying or selling their home these days. In this workshop, we will explore some of the issues that home buyers and sellers are experiencing and the different ways in which they could both increase the power of their money.

SageRutty And Company, Inc.

Founded in 1915, we are proud to count a number of second and third generation clients among those we serve. With over a century of trust and experience, we remain focused on a single, all-important mission:

Creating & Preserving Wealth for Generations