Creating & Preserving Wealth For Generations

SageRutty University

SPRING 2023

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 Spring 2023 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®

Tuesday, April 4th (12:00)
Thursday, May 4th (12:00)

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. Join us to learn the 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®

Wednesday, March 22nd (12:00)
Thursday, April 27th (12:00)

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®

Wednesday, April 19th (12:00)
Thursday, May 11th (12:00)

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®

Wednesday, April 12th (12:00)
Wednesday, May 10th (12:00)

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 101

Presented by: Angela Bevilacqua

Wednesday, March 29th (12:00)
Thursday, April 20th (12:00)

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®

Tuesday, March 21st (12:00)
Wednesday, May 3rd (12:00)

Whether you're 72 years old and required to take IRA distributions or still in your 60s 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.

How to Retire During a Recession

Presented by: Jeff Jones

Thursday, March 23rd (12:00)
Tuesday, April 25th (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, April 6th (12:00)
Tuesday, May 9th (12:00)

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.

Why Bonds Shouldn't be Your Safety Net

Presented by: Sarah Stymus

Wednesday, April 5th (12:00)
Tuesday, May 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.

Financial Planning In Your 60s

Presented by: Craig Gingerich, CFP®

Thursday, March 30th (12:00)
Tuesday, May 2nd (12:00)

Now that you're in your 60s, you're likely facing a tidal wave of decisions you've never had to address before. From maximizing retirement accounts to Medicare, join us to learn how to take control of your finances and make your 60s the best decade yet!

Protecting Your Assets from the Nursing Home

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

Tuesday, March 28th (12:00)
Thursday, May 18th (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 Leave More Money to Your Children: Leaving Fingerprints

Presented by: Douglas Parker, CFP®

Monday, March 20th (12:00)
Wednesday, April 26th (12:00)

Do you want to leave as much money as possible to your children? This class aims to provide practical guidance on estate planning and wealth management to help your children inherit as much of your wealth as possible. We'll cover topics such as tax-efficient gifting strategies, setting up trusts, and maximizing the use of retirement accounts. Join us to learn the tools and techniques you can use to leave a larger financial legacy for their children.

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

SAGE RUTTY UNIVERSITY SRU

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