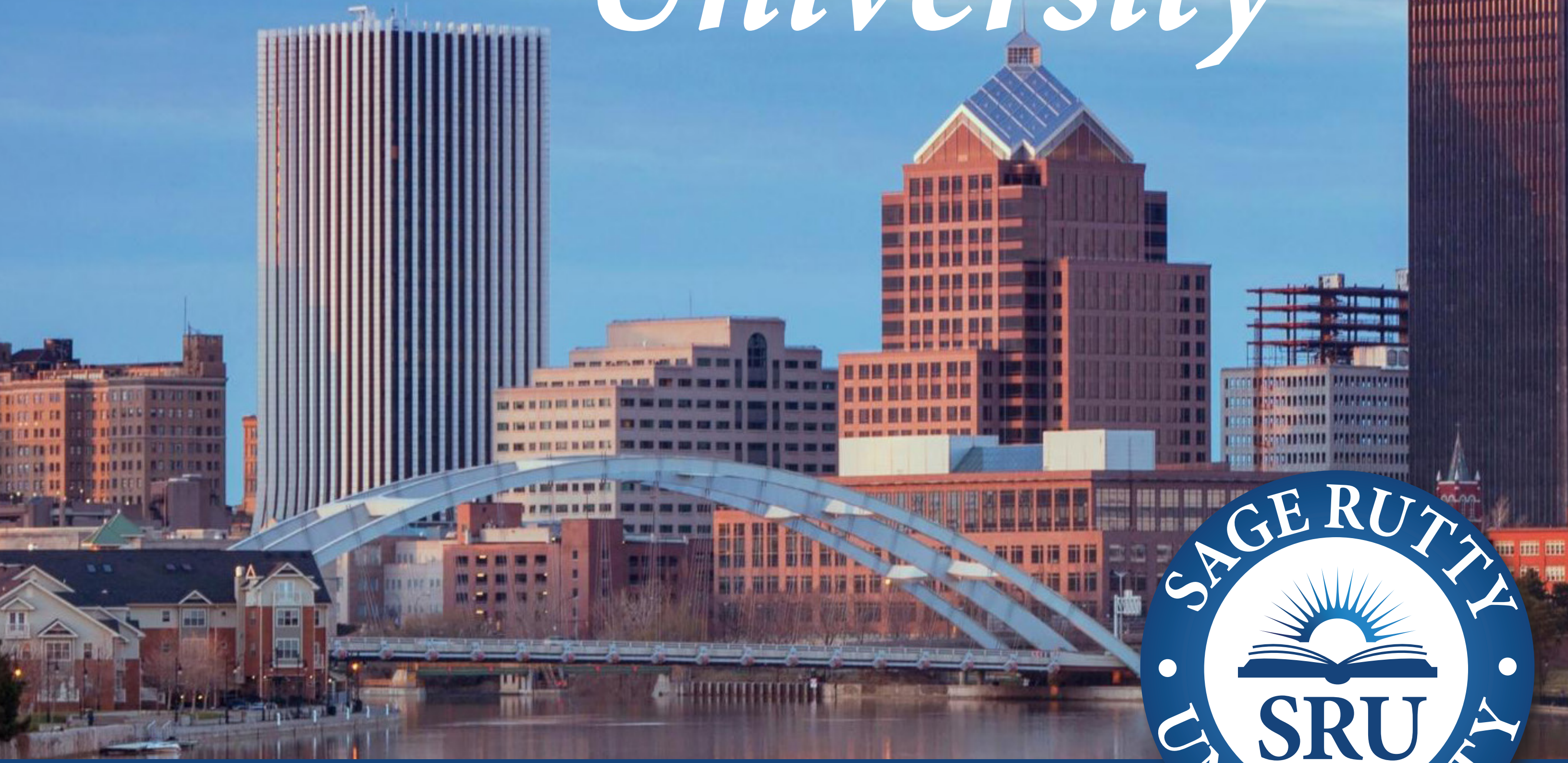
Creating & Preserving Wealth For Generations

SageRutty University

SPRING 2025



SAGE RUTTY

SRU

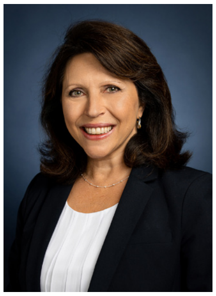
UNIVERSITY

FREE Financial Workshops

Sage Rutty & Company is pleased to present Sage Rutty University. Rochester's oldest, locally owned financial services firm is now offering complimentary educational workshops to equip our community with resourceful knowledge and dynamic tools to navigate the complexities of personal finances. 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 at SageRuttyUniversity.com.

Scan here to learn more!

Medicare 101



Presented by: Angela Bevilacqua

Tuesday, March 25th	**(5:30)**
Wednesday, April 2nd	**(5:30)**
Tuesday, April 8th	**(12:00)**
Tuesday, April 22nd	**(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 decisions with confidence.

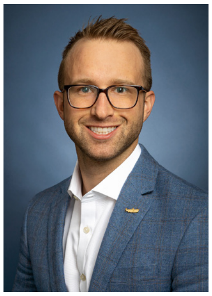
Inheriting Prosperity:
Managing & Maximizing Inherited Assets

Presented by: Jeff Jones

Wednesday, March 26th	**(12:00)**
Tuesday, May 6th	**(12:00)**

Are you prepared to navigate the complexities of inherited assets? In this seminar, we'll cover how to manage inheritances, craft effective financial plans, and explore tax-saving strategies for both heirs and forbearers. You will also learn how to prioritize your goals and honor your loved one's legacy. *Inheriting Prosperity* is designed for those inheriting assets or planning to transfer wealth to heirs, equipping you with the skills and confidence to maximize inherited wealth!

A Decade of Decisions:
Navigating the 10 Year Rule



Presented by: Connor Holly, CFP®

Tuesday, April 1st	**(12:00)**
Thursday, May 1st	**(12:00)**

If you have inherited an IRA within the last four years, then this class is the one for you. Join us to gain a better understanding of how the IRA 10 Year Rule can impact your own retirement and investment plans. We'll also discuss how proactive financial planning can be a valuable resource as you map out your own distribution plans.

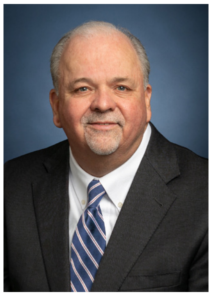
Protecting Your Assets From the Nursing Home

Presented by: Zachary Armstrong, CFP®

Wednesday, April 16th	**(12:00)**
Thursday, May 8th	**(12:00)**

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

Pay Less Tax... Period!



Presented by: Douglas Parker, CFP®

Thursday, April 24th	**(12:00)**
Wednesday, May 14th	**(12:00)**

Almost every financial planning issue – whether regarding retirement, investments, cash flow, insurance, or estate planning – has major tax considerations and implications. In this class, we will discuss how powerful and customized tax planning can help individuals minimize their overall lifetime tax burden and optimize their legacy.

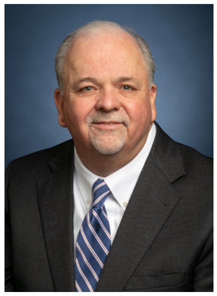
Bursting the Bubble:
Surviving Market Manias and Crashes

Presented by: Brennan Redmond, CFA, CFP®

Wednesday, April 2nd	**(12:00)**
Wednesday, May 7th	**(12:00)**

This class explores the history, causes, and consequences of stock market bubbles. Attendees will learn how speculative booms form, the warning signs of an impending crash, and strategies to navigate periods of market exuberance. Whether you're an investor looking to protect your portfolio or simply curious about market dynamics, this session provides valuable insights into one of the most fascinating aspects of financial markets.

The IRS is Coming For Your IRA



Presented by: Douglas Parker, CFP®

Tuesday, April 29th (12:00)
Thursday, May 15th (12:00)

Whether you're 73 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.

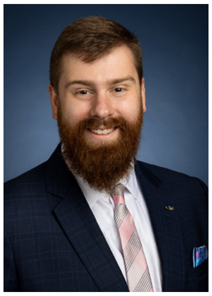
Important Tax Moves To Make Before Year End

Presented by: Zachary Armstrong, CFP®

Tuesday, March 25th (12:00)
Thursday, April 3rd (12:00)

Why do most people pay more in taxes than necessary? They aren't implementing customized tax planning techniques. Join us to learn about our strategies to reduce income taxes, Medicare premiums, and inheritance taxes. We will dive into time sensitive strategies to consider before the end of 2025. This will focus on strategies minimize lifetime tax on RMDs, capital gains, and dividends.

DIY Disasters:
How to Avoid the Pitfalls



Presented by: Joshua Slish

Thursday, March 20th (12:00)
Tuesday, April 15th (12:00)

Duct tape and chewing gum might be enough for MacGyver, but it's not enough for your finances. Join us to examine some of the most common pitfalls many DIY investors face, their impact on the future, and effective ways in which to solve them. We'll explore a series of mini case studies we'll see the impacts of small issues and how they can add up to massive problems left unaddressed.

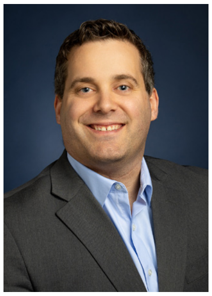
Prepare, Protect, Preserve:
A Guide to Estate Planning

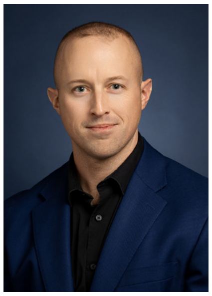
Presented by: Brennan Redmond, CFA, CFP®

Thursday, March 27th (12:00)
Wednesday, April 23rd (12:00)

What is the best way to ensure your family is taken care of after you pass? Having an Estate Plan is the best place to start. In this class, we will examine modern estate planning strategies and discuss their implications for asset distribution. Gain insights into wills, trusts, and financial and legal tools to protect your legacy. Join us to stay ahead of the ever-changing landscape and make informed decisions about your estate.

Annuities:
Was I Ripped Off?





Presented by:
Joe Parks &
Steve Kurvach

Thursday, April 10th (12:00)
Wednesday, April 30th (12:00)

Are you getting ripped off by your annuity? This class dives into the complexities of annuities, aiming to demystify common misconceptions and provide a clear understanding of different types and their associated riders. We'll explore key terms and concepts, giving you the tools to evaluate whether an annuity is right for your financial needs. You'll leave with deeper insight, empowering you to make informed decisions.

For more information on our complimentary financial seminars and to register, please visit SageRuttyUniversity.com or scan the QR code.

SageRutty
And Company, Inc.
100 Corporate Woods, Suite 300
Rochester, NY 14623-9967

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

Please note that all classes will be held in-person at our offices located at:

Sage Rutty & Company, Inc.
100 Corporate Woods, Suite 300
Rochester, New York 14623