Creating & Preserving Wealth For Generations

SageRutty University

SPRING 2024

FREE Financial Workshops

Sage Rutty & Company is pleased to present Sage Rutty University. Rochester's oldest, locally owned financial services firm is 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 or call 585-512-2333.

2026: The Tax Law Tidal Wave

Presented by: Craig Gingerich, CFP®

Wednesday, March 27th (12:00)
Tuesday, April 30th (12:00)

Did you know that the U.S. Tax Code is set to change in 2026? In this class, we'll discuss strategies to navigate the storm of 2026 tax law changes and how to make best use of the remaining three years before IRS rules take a dark turn.

Are You Ready to Retire?

Presented by: Jeff Jones

Thursday, April 11th (5:30)
Tuesday, May 7th (5:30)

Are you ready to retire? Join us to explore key retirement planning strategies including crafting a personal cash flow plan and developing the financial habits that are vital for success. Buckle up and get ready to shift gears towards a financially secure future!

A Decade of Decisions: Navigating the 10 Year Rule

Presented by: Connor Holly, CFP®

Tuesday, March 26th (12:00)
Thursday, April 25th (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.

Empowering Women: Taking Charge of Your Financial Future

Presented by: Kim Nugent, CFP®

Thursday, May 2nd (12:00)
Thursday, May 16th (12:00)

This seminar is designed to equip you with the knowledge and tools to achieve financial independence as women. We'll explore topics such as investment strategies, retirement planning, and protecting your wealth and legacy. Join us to build a secure and prosperous future by making informed financial decisions on your own.

Pay Less Tax

Presented by: Douglas Parker, CFP®

Wednesday, April 3rd (12:00)
Tuesday, May 7th (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.

Protecting Your Assets From the Nursing Home

Presented by: Zachary Armstrong, CFP®

Wednesday, April 3rd (5:30)
Wednesday, April 17th (12:00)
Thursday, May 9th (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.

Medicare 101

Presented by: Angela Bevilacqua

Wednesday, April 17th (5:30)
Tuesday, May 14th (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 decisions with confidence.

Parenting Your Parents

Presented by: Matt Baker

Tuesday, April 16th (12:00)
Thursday, May 16th (5:30)

This class is designed to help individuals who are navigating the intricacies of the estate planning process for their aging parents and themselves. Join us to discuss different financial strategies that could be used, including establishing trusts, managing and distributing assets effectively, setting up beneficiaries and much more. We'll also discuss the importance of creating the right team to help your family achieve their financial goals.

Fire Your Broker

Presented by: Brennan Redmond, CFA, CFP®

Thursday, April 4th (12:00)
Tuesday, May 14th (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.

2024 Financial Outlook

Presented by: Ryleigh Mattle, CFP®

Thursday, March 28th (12:00)
Wednesday, April 24th (12:00)

Join us to explore the forces set to shape the 2024 financial landscape. In this class, we will delve into global economic shifts, the election, AI and critical market indicators. By analyzing these impactful events, attendees will gain valuable perspectives on emerging opportunities, market trends, and potential risks.

Poor On Paper

Presented by:
Joshua Slish &
Patrick Cicchetti

Thursday, April 18th (5:30)
Tuesday, May 21st (12:00)

Do you want to pay more taxes than you need to? If not, join us to discuss the dynamic strategies that may lessen your lifetime tax bill. We'll go over case studies and review ideas on leveraging tax-saving techniques which may help to improve your individual tax situation.

Financial Fundamentals

Presented by:
Joe Parks &
Steve Kurvach

Tuesday, April 16th (5:30)
Wednesday, May 22nd (12:00)

This class is designed to equip participants with the essential knowledge and skills it takes to manage your personal finances. We will discuss the principles of budgeting, saving, investing, and retirement planning. We will also cover aspects of risk management and setting financial goals.

Recession Incoming

Presented by: Brennan Redmond, CFA, CFP®

Thursday, April 11th (12:00)
Wednesday, May 1st (12:00)

How does the current economic landscape compare to previous periods of recession? The boom/bust cycles of the economy have not been replaced. In this workshop, we will review the compelling evidence that a recession is near, followed by a discussion on its implications for portfolio management.

Retirement Confidence Boost

Presented by: Craig Gingerich, CFP®

Tuesday, April 2nd (5:30)
Thursday, May 9th (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 these steps now to boost your confidence and avoid worrying about money after you've stopped showing up to work.

Savvy Social Security Planning

Presented by: Kim Nugent, CFP®

Tuesday, April 23rd (12:00)
Thursday, May 23rd (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.

Lower Taxes, Amplify Retirement, Enhance Legacy

Presented by: Zachary Armstrong, CFP®

Tuesday, April 2nd (12:00)
Wednesday, May 15th (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 also take a deep dive into strategies used to minimizing RMDs, capital gains, and dividends that could help lower your taxes, amplify your retirement, and enhance your legacy.

For more information on our complimentary financial seminars and to register, please visit www.SageRuttyUniversity.com or call 585-512-2333.

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