SageRutty University

FALL 2021

FREE Financial Workshops

SAGE RUTTY SRU UNIVERSITY

SageRutty Is pleased to present our Fall 2021 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 current health and safety guidelines, please visit www.SageRuttyUniversity.com.

The IRS is Coming For Your IRA

Presented by: Douglas Parker, CFP®

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

Whether you're 70 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.

Inflation, Crypto & Investing In An Overvalued Market

Presented by: Zachary Armstrong, CFP®

Tuesday, September 14th (12:00)
Thursday, October 21st (12:00)
Thursday, November 11th (5:30)

In this broad ranging presentation we will talk in detail about the high price of the stock market, how to think about investing for the future to be successful, and about one of the fastest growing innovations in the market right now: Cryptocurrency. We'll also discuss how government spending, inflation, and cryptocurrency tie in to the overall stock market and be able to draw some conclusions as to what to expect from the economy moving forward.

Savvy Social Security Planning

Presented by: Kim Nugent, CFP®

Thursday, September 16th (12:00)
***Wednesday, October 27th (12:00)**
Wednesday, November 17th (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.

Rescheduled from 10/14

Tax Efficient Investment Strategies

Presented by: Caroline Hill, MBA

Wednesday, September 22nd (5:30)
Thursday, October 28th (12:00)
Wednesday, November 17th (12:00)

If you are currently in a high tax bracket, have concerns over newly passed legislation, or simply someone who thinks they are paying too much, join us to learn Tax Efficient Investment Strategies to reduce your taxes and make the most from your savings. We all know that few things in life that are guaranteed, and taxes is one of them.

Countdown to Retirement

Presented by: Craig Gingerich, CFP®

Tuesday, September 14th (5:30)
Tuesday, September 28th (5:30)
Wednesday, October 20th (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.

What's Your Plan?

Presented by: Connor Holly, CFP®

Friday, September 17th (12:00)
Wednesday, October 27th (5:30)
Thursday, November 11th (12:00)

What if you could retire with complete confidence? What if you could live your retirement lifestyle even if the stock market is down? What if you could spend more in retirement and not feel like you are going to run out of money? Having a comprehensive financial plan could be the answer you're looking for. Learn the benefits of having a financial plan and how your plan can propel you to your retirement dreams.

Critical Conversations to Have With Aging Parents

Presented by: Caroline Hill, MBA

Tuesday, September 21st (5:30)
Tuesday, October 26th (12:00)
Thursday, November 18th (12:00)

Knowing that parents and loved ones are aging is often difficult to reconcile. While never easy, having tough and thoughtful conversations now about finances, health care and estates will create less of a burden for you and your entire family later on. In this presentation we will cover the best ways to have these conversations and the most impactful areas to cover in order to maximize their success.

Stocks in Retirement: Do You Have Enough?

Presented by: James Burke, CFP®

Wednesday, September 15th (12:00)
Wednesday, October 13th (5:30)
Tuesday, November 16th (12:00)

You have sprinted your way to retirement, now the marathon starts. Do you wonder if you'll have enough to make it past the finish line? Learn how equities and dividends have historically created a rising income stream over a 2 person, 30 year retirement time frame.

Fire Your Broker

Presented by: Brennan Redmond, CFA, CFP®

Thursday, September 16th (5:30)
Tuesday, October 12th (12:00)
Wednesday, November 3rd (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.

7 Costly Retirement Risks

Presented by: Ryleigh Mattle, CFP®

Thursday, September 9th (12:00)
Thursday, October 14th (5:30)
Tuesday, November 2nd (12:00)

Do you worry about running out of money during retirement? You are not alone; most people do. Retirement planning is complicated, but we have identified common retirement risks that you need to be aware of if you don't want to outlive your savings.

Are You Too Conservative?

Presented by: Brennan Redmond, CFA, CFP®

Thursday, September 9th	(5:30)
Wednesday, October 20th	(12:00)
Tuesday, November 9th	(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.

Tax & Estate Planning for High Net Worth Investors

Presented by: Zachary Armstrong, CFP®

Wednesday, September 22nd	(12:00)
Wednesday, October 13th	(12:00)
Thursday, November 18th	(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.

SageRutty And Company, Inc.

Founded in 1915, we are proud to count a number of second and even 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 and Preserving Wealth for Generations

To view our online course catalogue and for our current health and safety guidelines, please visit www.SageRuttyUniversity.com.

SAGE RUTTY UNIVERSITY SRU