

## PREFACE

*Retirement Planning and Employee Benefits for Financial Planners* is written for graduate and upperdivision undergraduate level students interested in acquiring an understanding of retirement planning from a professional financial planning viewpoint. The text is intended to be used in a Retirement Planning course as part of an overall curriculum in financial planning. The text is also intended to serve as a reference for practicing professional financial planners.

This text was designed to meet the educational requirements for a Retirement Course in a CFP Board-Registered Program. Therefore, one of our goals is to assure CFP Board-Registered Program Directors, instructors, students, and financial planners that we have addressed every relevant topic covered by the CFP Board Exam Topic List and the most recent model curriculum syllabus for this course. The book will be updated, as needed, to keep current with any changes in the law, exam topic list, or model curriculum.

### *Special Features*

A variety of tools and presentation methods are used throughout this text to assist the reader in the learning process. Some of the features in this text that are designed to enhance your understanding and learning process include:

- **Key Concepts** – At the beginning of each subsection are key concepts, or study objectives, each stated as a question. To be successful in this course, you should be able to answer these questions. So as you read, guide your learning by looking for the answers. When you find the answers, highlight or underline them. It is important that you actually highlight/underline and not just make a mental note, as the action of stopping and writing reinforces your learning. Watch for this symbol:



- **Quick Quizzes** – Following each subsection you will find a Quick Quiz, which checks and reinforces what you read. Circle the answer to each question and then check your answers against the correct answers supplied at the bottom of the quiz. If you missed any questions, flip back to the relevant section and review the material. Watch for this symbol:



- **Examples** – Examples are used frequently to illustrate the concepts being discussed and to help the reader understand and apply the concepts presented. Examples are identified in the margin with the following symbol:

EXAMPLE

- **Exhibits** – The written text is enhanced and simplified by using exhibits where appropriate to promote learning and application. Exhibits are identified with the following symbol:

EXHIBIT

- **Key Terms** – Key terms appear in **boldfaced type** throughout the text to assist in the identification of important concepts and terminology. A list of key terms with definitions appears at the end of each chapter.
- **End of Chapter Questions** – Each chapter contains a series of discussion and multiple-choice questions that highlight the major topics covered in the chapter. The questions test retention and understanding of important chapter material and can be used for review and classroom discussion.
- **Quick Quiz Explanations** – Each chapter concludes with the answers to the Quick Quizzes contained in that chapter, as well as explanation to the “false” statements in each Quick Quiz.
- **Glossary** – A compilation of the key terms identified throughout the text is located at the end of the book.

*Additional Information Available on Money Education’s Website (money-education.com)*

- Estimated Inflation Adjusted Numbers
- CFP Job Knowledge Requirements
- Resourceful Websites
- Cost of Living Adjustments (COLA) Increases
- Special Topics of Qualified Plans
  - Leased Employee
  - Controlled Groups
  - Affiliated Service Groups
  - Separate Lines of Business
  - Break in Service Rules
  - Nondiscriminatory Classification Test

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FOR UPDATES TO THE TEXT