



Contra Costa County

BAR ASSOCIATION

2017 Member Information Series

The CCCBA's 2017 Member Information Series features experts in short- and long-term financial planning in four informative presentations throughout the summer. The fee for all presentations is \$15 for CCCBA members, \$10 for Barristers and law students, \$20 for non-members.



1. Maximizing Your Social Security Benefits

Tuesday, June 27 | 12 Noon - 1:30 pm | CCCBA Conference Rm., 2300 Clayton Rd., Suite 510, Concord | Lunch will be provided

Most of us are paying into Social Security but know little about how to utilize our benefits, which can be worth over \$1 million for a couple retiring today. The most commonly used strategy of starting benefits at age 62 may not be optimal. Yet, misperceptions about the program often lead people to make that choice.

Learn to avoid mistakes, to maximize your benefits and optimize your timing. Find out about the three streams of Social Security benefits.

Presented by:
John Burns, FSA, CFP®, RICP® Principal
Michelle Soto, CFP®, CDFP™



T 415.781.8535
www.BOSINVEST.com

2. Understanding Retirement Healthcare

Wednesday, July 19 | 12 Noon - 1:30 pm | CCCBA Conference Rm., 2300 Clayton Rd., Suite 510, Concord | Lunch will be provided

Research shows that a couple, both aged 65 and retiring this year, can expect to spend an estimated \$260,000 on healthcare throughout retirement. That's a staggering statistic. This workshop will address shifting our retirement planning focus from accumulation or saving to distribution or spending. Then we will discuss the 5 steps in the healthcare planning process and finally close with discussing what are the next steps you can take.

Presented by:
JP McDermott MBA, CLTC



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3. Student Loan Debt Repayment Strategies

Tuesday, August 8 | 6:00 pm - 7:30 pm | CCCBA Conference Rm., 2300 Clayton Rd., Suite 510, Concord | Dinner will be provided
Student Debt Now: What do I do?

Student Debt Soon: How to make it a good idea!
IBR, REPAYE? Consolidation? Forgiveness? Refinance?
Come learn strategies around:

- What repayment program is right for me?
- Purchase a home or attack the debt?
- The impact of skipping retirement contributions from year to year
- What are the most efficient ways to save money for the future?
- How do I protect myself and family along the way?

Presented by:
Jimmy Diehl, MBA,CFBS® and Wesley Yamada



T 925.979.2308
www.furstnergroupp.com

4. The Smart Consumer: A Bullet-Train Presentation on Identity Theft, Credit Bureaus, Collections and More

Tuesday, August 29 | 12 Noon - 1:30 pm | CCCBA Conference Rm., 2300 Clayton Rd., Suite 510, Concord | Lunch will be provided

The title says it all! Get the real untold stories about the pressing and yes, sometimes confusing issues and entities we as consumers face every day. Your consumer savvy will hit new heights after this program.

Presented by:
Michael R. Meinert



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