FINC 3348 – RETIREMENT PLANNING

Course Description/Overview

This course focuses on retirement planning for the business, the business owner, and the individual. It consists of two major parts. The first covers qualified plans, non-qualified plans, and IRAs; the second part deals with retirement needs of individual clients. This course emphasizes the practical knowledge needed for choosing the best retirement plan and designing a plan that will meet a client’s needs from a tax and retirement standpoint.

Overall, this course addresses the technical aspects of various types of employee benefits and retirement plans. It covers all retirement planning and employee benefits topics required for the Certified Financial Planner™ (CFP®) program. The textbook is approved by the CFP® Board. If you plan to take the CFP® exam, you should keep the textbook for your study and review.

Course Technology
Internet access necessary. Course materials may be found on the University’s Blackboard system at http://blackboard.angelo.edu.

Class Meeting Times and Location
NONE. THIS CLASS IS CONDUCTED ONLINE.

Technical Support
The Technology Service Center (TSC) may be contacted by calling (325) 942-2911 or 1-866-942-2911 or by email at helpdesk@angelo.edu.

Faculty/Instructor Information

Whitney Leifeste
Senior Instructor of Business Law
Office: RAS 254
Phone: 325-486-6489
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About the Instructor:

Doctorate of Jurisprudence
Masters in Communication
Licensed Attorney

University of Texas – Austin
Angelo State University
State of Texas

Office Hours:
By appointment only.
Course Textbook and Required Readings

Publisher: Money Education
Title: Retirement Planning & Employee Benefits
Edition: 14th
Author: James F. Dalton & Michael A. Dalton

Availability: ASU Bookstore or from www.money-education.com (in print or digital)
YOU MUST HAVE ACCESS TO THE CURRENT EDITION OF THIS TEXTBOOK IN ORDER TO BE ABLE TO COMPLETE THIS COURSE.

Other readings are assigned in a timely manner as needed and are provided to you as PDF, MS Word format, or a link to an online resource will be provided.

Grading Policies

This course employs the following to measure student learning.
  o 20% = Homework, Quizzes, and Assignments
  o 20% = Exam #1
  o 20% = Exam #2
  o 20% = Exam #3
  o 20% = Exam #4

Angelo State University employs a letter grade system. Grades in this course are determined on a percentage scale:
  A = 90 – 100 %
  B = 80 – 89 %
  C = 70 – 79 %
  D = 60 – 69 %
  F = 59 % and below.

Response Time
Exams will normally be returned within seven days. Response to emails will normally be within 24 hours Monday through Friday.

Missed/Late Work
There are no makeups!!! You are responsible for all deadlines. It is your responsibility to understand what is expected of you each week. The structure of the course is simple to follow. Please refer to the Course Outline for details about assignments and deadlines.
Final Exam
The fourth exam will be given during your designated Final Exam. This exam is not comprehensive and has the same weight as the other exams.

Course Policies

Academic Honesty and Integrity
Angelo State University expects its students to maintain complete honesty and integrity in their academic pursuits. Students are responsible for understanding and complying with the university Academic Honor Code and the ASU Student Handbook.

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It is the professor’s intention to be as fair and impartial as is humanly possible. Therefore, all students will be asked to adhere to the same set of guidelines and rules UNLESS there are disabilities or documented extenuating circumstances that have been discussed with the professor and the Student Life Office. Please make sure you inform the professor as soon as any situation arises. Do NOT wait until the problem is compounded by poor class performance, poor attendance, etc.

Academic integrity is expected. This includes, but is not limited to, any form of cheating, plagiarism, unauthorized sharing of work, or unauthorized possession of course materials. The professor assumes that all students can be trusted. Please do no violate this trust. Violation of academic integrity will result in a failing grade for the course.

Courtesy and Respect
Courtesy and Respect are essential ingredients to this course. We respect each other's opinions and respect their point of view at all times while in our class sessions. The use of profanity & harassment of any form is strictly prohibited (Zero Tolerance), as are those remarks concerning one's ethnicity, life style, race (ethnicity), religion, etc., violations of these rules will result in immediate dismissal from the course.

Accommodations for Disability
ASU is committed to the principle that no qualified individual with a disability shall, on the basis of disability, be excluded from participation in or be denied the benefits of the services, programs or activities of the university, or be subjected to discrimination by the university, as provided by the Americans with Disabilities Act of 1990 (ADA), the Americans with Disabilities Act Amendments of 2008 (ADAAA), and subsequent legislation.
Student Affairs is the designated campus department charged with the responsibility of reviewing and authorizing requests for reasonable accommodations based on a disability, and it is the student’s responsibility to initiate such a request by emailing studentservices@angelo.edu, or by contacting:
Mrs. Dallas Swafford, Director of Student Development, Office of Student Affairs
University Center, Suite 112
325-942-2047 Office
325-942-2211 FAX
Dallas.Swafford@angelo.edu

Student absence for religious holidays
As stated in the Angelo State University Operating Policy and Procedure (OP 10.19 Student Absence for Observance of Religious Holy Day), a student who intends to observe a religious holy day should make that intention known in writing to the instructor prior to the absence. A student who is absent from classes for the observance of a religious holy day shall be allowed to take an examination or complete an assignment scheduled for that day within a reasonable time after the absence.

Course Drop
To view information about how to drop this course or to calculate important dates relevant to dropping this course, you can visit

Incomplete as a Course grade
As stated in the Angelo State University Operating Policy and Procedure (OP 10.11 Grading Procedures), the grade I is given when the student is unable to complete the course because of illness or personal misfortune. An I that is not removed before the end of the next long semester automatically becomes an F. A graduate student will be allowed one year to remove a grade of I before it automatically becomes an F. To graduate from ASU, a student must complete all I’s.

Grade Appeal Process
As stated in the Angelo State University Operating Policy and Procedure (OP 10.03 Student Grade Grievances), a student who believes that he or she has not been held to appropriate academic standards as outlined in the class syllabus, equitable evaluation procedures, or appropriate grading, may appeal the final grade given in the course. The burden of proof is upon the student to demonstrate the appropriateness of the appeal. A student with a complaint about a grade is encouraged to first discuss the matter with the instructor. For complete details, including the responsibilities of the parties involved in the process and the number of days allowed for completing the steps in the process, see Operating Procedure 10.03 at:
http://www.angelo.edu/content/files/14196-op-1003-grade-grievance.

College of Business Code of Ethics
Students, faculty, administrators and professional staff of the College of Business should always:
• Be forthright and truthful in dealings with all stakeholders
• Take responsibility for one’s actions and decisions
• Serve as an example of ethical decision-making and behavior to others
• Admit errors when they occur, without trying to conceal them
• Respect the basic dignity of others by treating them as one would wish to be treated
## Course Outline

<table>
<thead>
<tr>
<th>Week/# Dates</th>
<th>Topic/Chapter/Reading Assignment</th>
<th>Tasks -- Due Dates</th>
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</thead>
</table>
| #1 8/27-9/2 | Chapter 1 – Introduction to Retirement Planning | · Obtain Textbook  
· Read Ch1  
Due: 9/16/18, 11:59PM |
| #2 9/3-9/9 | Chapter 2 – Retirement Planning Accumulations and Distributions | · Read Ch2  
· Homework Problems 2  
· Week #2 Quiz  
Due: 9/16/18, 11:59PM |
| #3 9/10-9/16 | Chapter 3 – Qualified Plan Overview  
Chapter 3 – Appendix | · Read Ch3 & Appendix  
· Homework Problems 3  
· Week #3 Quiz  
Due: 9/16/18, 11:59PM |
| #4 9/17-9/23 | Chapter 4 – Qualified Pension Plans | · Read Ch4  
· Homework Problems 4  
· Week #4 Quiz  
Due: 9/23/18, 11:59PM |
| #5 9/24-9/30 | Chapter 5 – Profit Sharing Plans | · Read Ch5  
· Homework Problems 5  
· Week #5 Quiz  
· EXAM #1 (Chs 1-4)  
Due: 9/30/18, 11:59PM |
| #6 10/1-10/7 | Chapter 6 – Stock Bonus Plans & Employee Stock Ownership Plans | · Read Ch6  
· Homework Problems 6  
· Week #6 Quiz  
Due: 10/07/18, 11:59PM |
<table>
<thead>
<tr>
<th>#</th>
<th>Dates</th>
<th>Chapter Title</th>
<th>Assignments</th>
<th>Due</th>
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</table>
| #7  | 10/8-10/14  | Chapter 7 – Distributions from Qualified Plans     | · Read Ch7  
· Homework Problems 7  
· Week #7 Quiz                                                                 | 10/14/18, 11:59PM   |
| #8  | 10/15-10/21 | Chapter 8 – Installation, Administration, and Termination of Qualified Plans | · Read Ch8  
· Homework Problems 8  
· Week #8 Quiz  
· EXAM #2 (Chs 5-7)  
Due: 10/21/18, 11:59PM |                      |
| #9  | 10/22-10/28 | Chapter 9 – IRAs and SEPs                         | · Read Ch9  
· Homework Problems 9  
· Week #9 Quiz                                                                 | 10/28/18, 11:59PM   |
| #10 | 10/29-11/4  | Chapter 10 – Simple, 403(b), and 457 Plans        | · Read Ch10  
· Homework Problems 10  
· Week #10 Quiz                                                                 | 11/04/18, 11:59PM   |
| #11 | 11/5-11/11  | Chapter 11 – Social Security                      | · Read Ch11  
· Homework Problems 11  
· Week #11 Quiz  
· EXAM #3 (Chs 8-10)  
Due: 11/11/18, 11:59PM |                      |
| #12 | 11/12-11/18 | Chapter 12 – Deferred Compensation and NonQualified Plans | · Read Ch12  
· Homework Problems 12  
· Week #12 Quiz                                                                 | 11/25/18, 11:59PM   |
| #13 | 11/19-11/25 | Catch up and enjoy Thanksgiving                   | Finish last week's work                                                      |                      |
| #14 | 11/26-12/2  | Chapter 13 – Employee Benefits: Fringe Benefits   | · Read Ch13  
· Homework Problems 13  
· Week#14 Quiz (over Ch13)                                                    | 12/02/18, 11:59PM   |
| #15  | 12/3-12/9 | Chapter 14 – Employee Benefits: Group Benefits | • Read Ch14  
• Homework Problems 14  
• Week#15 Quiz (over Ch14)  
**Due: 12/09/18, 11:59PM** |
|------|-----------|-----------------------------------------------|--------------------------------------------------|
| #16  | 12/10-12/14 | FINALS WEEK – EXAM MUST BE COMPLETED BY 11:59PM ON FRIDAY, DECEMBER 14, 2018 | • EXAM #4 (Chs 11-14)  
**Due: 12/14/18, 11:59PM** |

**This syllabus is subject to change by the instructor.**