

# Ready-to-use seminars for your clients

Financial representatives know that the best clients are those with an understanding of the issues. That's why at Putnam we have developed a series of seminars that speak to the most important issues and investment topics facing investors today, from college planning to retirement and estate planning.

Putnam's series of client seminars offers you the opportunity to provide an additional level of value to your clients. From compliance-approved invitations to scripted presentations, you'll have everything you need to give a great seminar. And with the help of your Putnam consulting team, you'll find it easier than ever to organize a high-quality seminar from start to finish.

Putnam's series of client seminars offers financial representatives the opportunity to expand their clients' investment knowledge on a range of timely topics.

*For additional information on how Putnam's client seminar program can help you build your business, please contact your consulting team at 1-800-354-4000.*

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## Social Security: Five things you need to know

With the decline of guaranteed income sources like private pensions, Social Security is an increasingly critical component of a comprehensive and sustainable retirement income plan. Unfortunately, many Americans have limited understanding of how Social Security works and often make inadequate choices when claiming retirement benefits. This seminar examines the key risks retirees face — longevity, inflation, and market volatility, for example — and highlights how Social Security can help address these risks. We also present five important issues individuals and couples should consider before making important decisions around Social Security.

## The current tax landscape

The tax landscape has changed dramatically with the passing of legislation in early 2013 and the introduction of new taxes associated with health-care reform. In this seminar, we will review the current income and estate tax landscape, highlight trends driving government spending and debt, examine prospects for longer-term tax reform, and present tax and estate-planning strategies.

## Planning for health care in retirement

With more baby boomers retiring and life expectancies increasing, health-care costs in retirement are consuming a greater portion of household income. In fact, lifetime retirement health-care costs for a 65-year-old healthy couple retiring this year will exceed \$250,000. This presentation explores trends in health-care spending, provides details on navigating Medicare, and presents actionable planning strategies.

## Strategies to safeguard your wealth

Investors who have accumulated significant wealth through investments, retirement savings, real estate, and businesses should consider ways to protect those hard-earned assets from a lawsuit, civil claims, or bankruptcy proceeding. A thoughtful asset protection plan can help maintain a standard of living and preserve the ability to pass assets to heirs and/or charitable organizations. This workshop explores a range of strategies to help safeguard wealth through the use of insurance and retirement plans, and the establishment of legal structures such as LLCs and trusts.

## Using today's wealth for tomorrow's goals

Wealth management refers to a multifaceted approach to accumulating wealth, preserving wealth, spending down wealth, and passing wealth on to heirs. This seminar explores specific wealth management strategies to help with funding college education, preserving wealth by applying tax-smart techniques, planning for income in retirement, and transferring wealth efficiently.

## Strategies for a sustainable income in retirement

As boomers move toward retirement, they face new challenges — from rising health-care costs to sustaining assets in retirement. This presentation discusses strategies to help fund a successful retirement, including asset allocation and risk management.

## Retirement strategies for women

This seminar discusses some of the reasons why women statistically have an even greater need for financial planning help than men. It covers time-tested investment principles that can help women grow and monitor their savings in preparation for a more secure financial future.

## Rollover planning

Clients leaving their jobs need an effective strategy for their retirement plan assets. This seminar will help them understand the options available to them, determine how to make the best choices for their investment dollars, and learn how to avoid common tax-related pitfalls. This seminar will review effective strategies for retirement plan assets, highlight options available to retirees and discuss how to make the best choices for using investment dollars and how to avoid common tax-related pitfalls.

## Turning IRA assets into income

Due to shifting regulations, taking distributions from IRAs may be just as important as their investment strategy. This seminar describes the various distribution options, including periodic payments under IRC 72(t), RMD alternatives, and the stretch IRA, as well as an overview of potential penalties and tax liabilities. Also included is a checklist to help with distribution planning.

**Please note that some materials may not be available for use at all firms.**

***Your clients should carefully consider the investment objectives, risks, charges, and expenses of a fund before investing. For a prospectus or summary prospectus containing this and other information for any Putnam fund or product, call the Putnam Client Engagement Center at 1-800-354-4000. Your clients should read the prospectus carefully before investing.***

**Putnam Investments**  
One Post Office Square  
Boston, MA 02109

[putnam.com](http://putnam.com)

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