

# CHATFIELD COMMUNITY EDUCATION

507-867-4521 X. 5022

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## CLASSES WITH GERARD GOULET

Call 867-4521, x. 5022 to Register

Select one of the 2 dates listed for each class.

### Protecting Your Retirement Assets: New Laws and Updates

Mon., Apr. 8, 9:30-11:30 am Public Library Lower Level

Tues, Apr. 16, 7-9 pm at the High School (LINC)

Long-term care insurance IS NOT for everyone. But, simply because we're all living longer, what IS for everyone is getting educated on exactly how – and why - recent MN and Federal laws have significantly changed the asset protection part of retirement planning. Learn how new Minnesota laws now guarantee that you can shelter / protect your retirement assets from future long-term care costs. This class is a "must" for you to determine whether or not some type of long-term care insurance should be part of your own retirement and estate planning.

### Long-Term Care Insurance - Does it make sense?

Mon., Apr. 15, 9:30-11:30 am Public Library Lower Level

Tues, Apr. 23, 7-9 pm at the High School LINC

Recent legislative changes now allow – for the first time - the implementation of new long-term care insurance products that remove the major complaints that many have had about traditional policies: high annual premiums at the start with the likelihood of even higher annual premiums in the future due to rate increases. But does this new product really make more financial sense than the older (and still-available) traditional policies? This advanced class is for those who may have ever wondered about buying long-term care insurance OR for those who already have it. This class shows how to accurately compare the cost-effectiveness of different policies from different companies. Learn what options should be avoided, where the "gotchas" are often hidden in the fine print, and what is the "best" age to buy. Understand the pros and cons of group plans available from local employers (Mayo Clinic, IBM, others). This class provides the analytical tools for you to design the "right" policy .

Gerard Goulet's Phone Number: (507)269-9036

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## Farm and Family Business Transition - Estate Planning Seminar

Presented by: Rochford & Langins Law Offices

Wednesday, April 17

6:30-7:30 p.m.

At Computer Dynamics – 431 Main St. NW

Call 867-4521 x. 5022 to Register. (If leaving a message – be sure to include your phone number.)

This seminar is designed for both the entering generation and retiring generation involved in a farm or family run business. The seminar will cover the basics of business structures, mechanisms for inheritance and transition, estate taxes, and other basic estate planning concepts, including trusts. The purpose of this seminar is to help families start the conversation on how a transition will work.