

# Adaptive-Based Retirement Spending

Meet Jamie Hopkins, Esq., LLM, MBA, CFP®, RICP®  
CEO of Bryn Mawr Capital Management, and SVP of Private Wealth  
Management at Bryn Mawr Trust

This program is approved for 1.0 hour of CFP® CE Credit, provided by the Int'l Retirement Resource Center.

Note — by filling in your CE information, you are agreeing in exchange for 1 CE Credit, to receive periodic email notifications about future valuable retirement-specific CE opportunities. You may opt out at any time.



## About the Speaker:

Jamie Hopkins is CEO of Bryn Mawr Capital Management, and SVP of Private Wealth Management at Bryn Mawr Trust. He is also the founder and President of FinServ Foundation, a 501(c)(3) dedicated to

enhancing the financial services nextgen. Jamie is also a former Finance Professor of Practice at the Heider College of Business at Creighton University, and a former Professor of Taxation at The American College, where he helped co-create the Retirement Income Certified Professional® (RICP®) education program. Jamie strives to increase the retirement income security of Americans by delivering practical and trusted retirement research and education. He is the author of the WSJ bestselling book, Find Your Freedom, which details the behavioral finance issues that hold people back from a more financially secure retirement.

**In an era of evolving financial landscapes, technological enhancements, and uncertain market conditions, traditional retirement income strategies like the 4% distribution strategy may no longer suffice. In fact, most of our planning today is too binary, focused on success and failure rates that miss the whole point and behavioral aspects of generating real world retirement income for clients. Adaptability is critical in retirement income planning, allowing you to navigate the complexities of today's financial world with confidence and resilience. Learn how to tailor your retirement income to your client's unique circumstances, effectively managing risks and optimizing an adaptive guardrail-based retirement income approach to deliver a more sustainable retirement income plan.**

## In "Adaptive-Based Retirement Spending" by Jamie Hopkins, you will:

- ✓ Understand how to assess clients' evolving financial needs and risk tolerance, enabling advisors to tailor adaptive based retirement income plans that align with individual goals and circumstances.
- ✓ Learn how to effectively incorporate dynamic asset allocation strategies within retirement income planning, enhancing the ability to adapt to changing market conditions and optimize portfolio performance.
- ✓ Gain insights into advanced withdrawal strategies, such as the Guardrail Strategy and the Spend Safely in Retirement Strategy, to provide clients with more flexible and resilient income solutions.
- ✓ Discover how to leverage technology and digital tools for real-time monitoring and adjustment of retirement income plans, ensuring ongoing alignment with clients' evolving objectives.
- ✓ Grasp the key principles of tax-efficient retirement income planning, including strategies for minimizing tax burdens while maximizing after-tax retirement income, to provide clients with more tax-efficient retirement solutions.



**Day:** Wednesday, March 20, 2024

**Time:** 11:00 am - 12:00 pm PDT

2:00 pm - 3:00 pm EDT

Click button to register

Register



**Homa Rassouli**

NMLS: 455497

Reverse Mortgage Specialist

Office: 415.717.4618

7250 Redwood Blvd | Ste 300

Novato, CA 94945

hrassouli@mutualmortgage.com

mutualreverse.com/homa-rassouli



**Mutual of Omaha**  
MORTGAGE