

**FIN 490E Syllabus\***

**Advanced Topics in Finance: Retirement and Employee Benefit Planning**

**Fall 2015**

**Instructor: George Nabeshima, Ph.D.**

**Office: 725 Kapiolani Blvd #C208**

**Phone: 808 591-6606**

**Email: nabeshim@hawaii.edu**

**Class Time: Wed, 6:00-8:45pm**

**Office Hours: By appointment**

**Course Description:**

This course will provide exposure to the retirement planning process and retirement planning vehicles especially those that businesses may provide to employees. In addition, some retirement benefits that are available via social security will be reviewed.

**Course Objectives:**

- Exposure to retirement needs analysis and the retirement planning process
- Gain a familiarity with Social Security and Medicare benefits
- Develop an understanding of the various types of retirement plans that are available to people and business
- Become familiar with general regulatory rules that affect business in regards to retirement plans
- Acquire basic knowledge regarding taxation and retirement planning

**Required Textbook:**

Dalton, M., A. (2015) *Retirement Planning and Employee Benefits for Financial Planners* (11<sup>th</sup> ed.). St. Rose. LA: Money Education..

**Other Required Readings:**

References for other potential reading will be provided for articles that are available from UH libraries. Research articles and readings from other textbooks that are not easily available via UH libraries and online resources will be posted on the course site.

**Course Structure:**

Classes are a combination of lectures, discussions and in class exercises. Beginning with the second class, short quizzes will be administered at the start of class. These quizzes will cover content that was covered in the previous class. A midterm covering the initial six chapters covered in the semester will be administered. The final exam will cover all chapters covered in the semester with greater focus on the remaining seven chapters covered in the second half of the semester.

Up to two quizzes, can be made up for valid emergency non-attendance reasons at the discretion of the instructor. Quizzes must be made up within five calendar days.

**Grading:**

Quizzes	130 pts
Mid-Term Exam	60 pts
Final Exam	100 pts
Total	190 pts

Attendance Bonus 5 pts (for every 3 classes fully attended, 1 point will be earned. No partial points will be credited. It is the student's responsibility to sign in each day of class as documentation of attendance)

<u>Percentage Earned</u>	<u>Grade Earned</u>
90.0 – 100	A
80.0 – 89.9	B
70.0 – 79.9	C
60.0 – 69.9	D
< 60.0	F

## Class Content Schedule (may be subject to change)

Date	Topic
1. Aug 26	First day, review syllabus. Chapter 1, Intro to retirement planning
2. Sept 2	Chapter 11, Social Security
3. Sept 9	Chapter 9, IRA's and SEP's
4. Sept 16	Chapter 3, Qualified Plans, Chapter 3 Appendix
5. Sept 23	Chapter 4, Qualified Pension Plans
6. Sept 30	Chapter 5, Profit Sharing Plans
7. Oct 7	Mid-Term
8. Oct 14	Chapter 10, Simple. 403b and 457 Plans
9. Oct 21	Chapter 6, Stock Bonus and Employee Stock Ownership Plans
10. Oct 28	Chapter 7, Distributions from Qualified Plans
11. Nov 4	Chapter 8, Installation, Administration
12. Nov 11	Holiday (Veterans Day)
13. Nov 18	Chapter 12 Deferred Compensation and Nonqualified Plans
14. Nov 25	Chapter 13, Employee Benefits
15. Dec 2	Chapter 2, Retirement Planning Accumulation and Distribution
16. Dec 9	Final Exam

### Academic Honesty:

University of Hawaii Systemwide Student Conduct code states,

“Students are expected to be responsible in relations with other members of the UH Mānoa community, respect the interests of the institution, and follow the student code of conduct while at the University. Violations of this code include matters of alleged academic dishonesty, such as cheating and plagiarism.”

Students are expected to behave with personal and academic integrity while in this class. Appropriate action will be taken against those in violation. Furthermore, students are expected to behave in an appropriate manner while in class. Those engaging in disruptive behavior may be asked to leave the class.

### Students with Disabilities:

Any student with a disability who needs classroom accommodation, access to technology or other academic assistance in this course should notify the course instructor as soon as possible (i.e., within the first two classes, if possible).

\* **The course outline is tentative.** The instructor reserves the right to amend reading assignments, graded assignments, or dates as necessary. It is the student's responsibility to keep abreast of such changes.