

FIN 490E Syllabus*

Advanced Topics in Finance: Retirement and Employee Benefit Planning Fall 2016

Instructor: George Nabeshima, Ph.D.

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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* (12th ed.). Metairie. 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 110 pts

Mid-Term Exam 60 pts

Final Exam 60 pts

Total 230 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)

Percentage Earned Grade Earned

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 24	First day, review syllabus. Chapter 1, Intro to retirement planning	
2. Aug 31	Chapter 2, Retirement Planning Accumulation and Distribution	Financial Calculator Exercise (10pts – extra credit)
3. Sept 7	Chapter 11, Social Security	Ch1&2 Quiz (10pts)
4. Sept 14	Chapter 9, IRA's and SEP's	Ch11 Quiz (10pts)
5. Sept 21	1 st Mid-term	Ch9 Quiz (10pts) and Mid Term (30 pts)
6. Sept 28	Chapter 3, Qualified Plans & Appendix	
7. Oct 5	Chapter 4, Qualified Pension Plans	Ch3 Quiz (10pts)
8. Oct 12	Chapter 5, Profit Sharing Plans	Ch4 Quiz (10pts)
9. Oct 19	Chapter 6, Stock Bonus and Employee Stock Ownership Plans	Ch5 Quiz (10pts)
10. Oct 26	Chapter 10, Simple. 403b and 457 Plans	Ch6 Quiz (10pts)
11. Nov 2	2 nd Mid Term	Ch10 Quiz (10pts) and Mid Term (30 Pts)
12. Nov 9	Chapter 7, Distributions from Qualified Plans	
13. Nov 16	Chapter 8, Installation, Administration and Plan Termination	Ch7 Quiz (10pts)
14. Nov 23	Chapter 12, Deferred Compensation and Nonqualified Plans	Ch8 Quiz (10pts)
15. Nov 30	Chapter 14, Employee Benefits (includes Succession & Insurance Arrangements)	Ch9 Quiz (10pts)
16. Dec 7	Final Exam	Final Exam (covers all chapters and ability to use financial calculator) (60pts)

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.