



FIN 536 - Advanced Retirement Planning and Employee Benefits

COURSE SYLLABUS: Spring 2026

*** *This syllabus/schedule is subject to change* ***

INSTRUCTOR INFORMATION

Instructor: Clark D Randall CFP®, MJur, AIF, CRPC, CLU, AEP, RSSA, CBDA, TPCP

Office Hours and Communication: Questions or concerns should first be communicated by email. If further discussion is needed, a video conference will be scheduled at a mutually convenient time.

University Email Address: clark.randall@etamu.edu

TEXTBOOKS

- Money Education. *Retirement Planning (20th ed.)*. ISBN 978-1-957511-16-0.
- Supplementary materials may be provided for download as needed throughout the course.

Planning Data and Assumptions

The assigned course materials use 2025 planning data and statutory limits. While updated 2026 figures may be available through supplemental materials or external sources, all graded assignments, quizzes, and exams in this course will be based on the figures, limits, and assumptions presented in the assigned textbook unless otherwise specified.

COURSE DESCRIPTION

This course introduces retirement plans and employee benefits. The emphasis is on the decision-making process of the individual in consultation with the financial planner. After a thorough review of retirement funding, this course discusses qualified pension plans, profit-sharing plans, and stock bonus plans, as well as distributions from and administration of these plans. Other topics include IRAs, SEPs, 401(k)-, 403(b)-, and 457 Plans, Social Security, Deferred Compensation, and Non-qualified Plans. Employee benefits are explored in two as both fringe and group benefits.

STUDENT LEARNING OUTCOMES

Upon successful completion of the course, students should be able to:

- Analyze retirement income needs, funding strategies, and accumulation vehicles by evaluating qualified and non-qualified plans, IRAs, employer-sponsored retirement programs, and Social Security in order to develop coordinated retirement funding strategies for individuals and households.
- Apply advanced retirement and employee benefit planning concepts, including plan design, contribution limits, vesting, distribution rules, tax treatment, and rollover strategies, to determine optimal choices for employees, employers, and business owners.
- Construct and evaluate comprehensive retirement and employee benefit strategies by integrating pension plans, defined contribution plans, deferred compensation arrangements, and fringe benefits to support long-term financial security and informed decision-making in consultation with a financial planner.

COURSE INTRODUCTION

FIN 536 is delivered entirely online. All course materials and activities, including readings, discussion forums, quizzes, and exams, will be accessed and completed through the Brightspace course site. The course is taught in an asynchronous format, meaning there are no scheduled live class meetings, and learning takes place through written materials and online interactions.

The course is organized into weekly learning modules. Each module will become available on Monday morning, and all required work for that module must be submitted through Brightspace no later than 11:55 p.m. U.S. Central Time on the following Sunday. This consistent weekly structure is designed to help you plan your workload and stay on pace throughout the term.

Because this course is fully online, it relies heavily on student self-management and personal accountability. You are responsible for monitoring deadlines, beginning assignments early, and allowing sufficient time to complete all work. Technical issues or time constraints that arise from waiting until the last minute will not be grounds for deadline extensions. While this format provides flexibility, it also requires consistent participation and steady progress from week to week in order to succeed.

PREREQUISITE KNOWLEDGE AND SKILLS

This course assumes prior knowledge of Time Value of Money (TVM) concepts and proficiency in using a financial calculator. Students are expected to be able to perform TVM calculations, including present value, future value, annuities, and retirement accumulation and distribution calculations. Instruction in basic TVM concepts or financial calculator usage will not be provided in this course. Students who are not comfortable with these skills are responsible for reviewing them prior to or early in the semester.

STUDENT RESPONSIBILITIES IN THE COURSE

Students are expected to log into the course regularly, complete assigned readings, view all lecture materials, participate in discussions, submit assignments on time, and maintain professional standards of academic integrity. Because this is an advanced graduate-level course, students should be prepared to engage critically with complex financial planning, insurance, and estate-planning concepts.

COURSE ASSESSMENTS

Quizzes

Each week, a short quiz will be used to assess comprehension of the assigned readings and course materials. All quizzes must be completed through Brightspace no later than 11:55 p.m. U.S. Central Time on the Sunday of the applicable module week.

Discussions

Three discussion questions will be posted each week. Each student must choose one question to answer and provide substantive responses to two classmates who answered different questions from the one selected for the student's initial post. Students may not respond to the same discussion question they selected for their initial response. To ensure balanced representation across the questions, once a question has been selected by a student, it cannot be selected again until all three questions have at least one initial response. This format is designed to promote thoughtful engagement and a broader exchange of ideas, experiences, and perspectives among students.

The initial discussion post is due by 11:55 p.m. Central Time on Thursday, allowing adequate time for classmates' review and interaction. Responses must be made to classmates who addressed different discussion questions than the student's initial post and are due by 11:55 p.m. Central Time on Sunday of the same module week.

Exams

There will be a Midterm Exam and a Final Exam, each designed to assess your understanding of the course material covered during the term. Both exams will be administered through Brightspace and must be completed within the scheduled testing windows. Unless otherwise noted, exams will close at 11:55 p.m. Central Time on Sunday.

COURSE GRADING

Your final course grade will be calculated using the following weighting.

Component	Weight
Quizzes	20%
Discussions	20%
Midterm Exam	30%
Final Exam	30%

Final course grades will be determined using the following grading scale:

Grade	Percent
A	90.0% - 100.0%
B	80.0% - 89.0%
C	70.0% - 79.0%
D	60.0% - 69.0%
F	0.0% - 59.0%

Final grades are calculated using percentages and are rounded to the nearest whole percentage. A fractional percentage of 0.5% or greater rounds up to the next whole number; anything below 0.5% rounds down. For example, a final average of 89.4% rounds to 89% and earns a B, while 89.8% rounds to 90% and earns an A. When calculating final grades, the lowest quiz score and the lowest discussion score are dropped automatically for all students. No additional rounding, adjustments, or discretionary grade increases will be applied.

COURSE SCHEDULE

Wk	From	To	Topic	Ch
1	01/29	02/01	Introduction to Retirement Planning	1
2	02/02	02/08	Retirement Planning: The Accumulation Phase	2
3	02/09	02/15	Qualified Plan Overview & Qualified Pension Plans	3-4
4	02/16	02/22	Profit-Sharing Plans	5
5	02/23	03/01	Stock Bonus Plans and ESOPs & Qualified Plans Lifecycle	6-7
6	03/02	03/08	Individual Retirement Accounts (IRAs)	8
7	03/09	03/15	SPRING BREAK	
8	03/16	03/22	Mid-Term Exam Due 11:55 pm Central Time on 03/22/2026	
9	03/23	03/29	SEPs and SIMPLEs & 403(b) and 457 Plans	9-10
10	03/30	04/05	Qualified Plan and IRA Distributions During Lifetime	11
11	04/06	04/12	Deferred Comp and NQ Plans & Empl Ben and Ret Planning	12-13
12	04/13	04/19	Social Security, Medicare & Medicaid	14
13	04/20	04/26	Retirement Income & Distribution Planning	15
14	04/27	05/01	Bus Succession and Exit & QP and IRA Distributions at Death	16-17
15	05/02	05/08	Final Exam Due 11:55 pm Central Time on 05/08/2026	

CLASS POLICIES

Syllabus Changes

This syllabus is intended to serve as a guide for the course. Changes may be necessary due to pacing, student progress, or other academic or administrative considerations. Any updates will be communicated to students through Brightspace or the official university email system.

Communication

All official course communication will be sent through your ETAMU email account and through Brightspace announcements. Students are responsible for checking both regularly. Questions should be directed to the instructor by email. If additional discussion is needed, a video conference may be scheduled. I will make a reasonable effort to respond to student emails within one business day.

Late Assignments and Make-Up Work

All assignments, quizzes, discussions, and exams must be completed by the posted deadlines. Late work is not accepted except in rare and documented circumstances such as serious illness or family emergency. Travel, work schedules, computer problems, or internet outages do not excuse missed deadlines. Students are responsible for having a backup plan to ensure the timely submission of all work.

Extra Credit

Extra credit is not planned for this course. However, the instructor reserves the right to offer extra credit or make grading adjustments near the end of the term based on overall class performance. Any such decision will apply to the class as a whole and not to individual students.

TECHNOLOGY REQUIREMENTS

Learning Management System (LMS)

This course is delivered fully online using the myLeo Online system powered by Brightspace (D2L). You must use your Campus Wide ID (CWID) and password to log into your online course. For login help or technical issues with myLeo or Brightspace, see the [ETAMU Student Technology Guide](#).

If you forget your CWID or password, contact the IT Support at (903) 468-6000 or HelpDesk@etamu.edu.

Required Hardware and Software

To succeed in this online course, you need:

- Reliable high-speed internet access
- A computing device capable of accessing Brightspace
- PDF reader software (e.g., Adobe Reader or Acrobat)
- Word processing software for assignments (e.g., Microsoft Word or equivalent)
- Spreadsheet software when required (e.g., Microsoft Excel or equivalent)

Technical Support

As this is an online course, you must have access to the Internet during the entire session, and you must possess properly functioning computer equipment. Use of a desktop computer with a backup power supply or use of a notebook computer is strongly encouraged, as a means of protecting you against power failures at inopportune times. Computer, power, or related failures not directly caused by Brightspace will not be

accepted as excuses for late or incomplete work. If you experience a technical issue, such as an inability to enter the course or access the internet, please do not email the instructor until you have taken every step possible to resolve the issue on your own.

If you experience technical problems with Brightspace, contact Brightspace Technical Support at **1-877-325-7778** or use the [Brightspace Support Portal](#).

UNIVERSITY POLICIES AND SERVICES

Student Conduct

All students enrolled at the University shall follow the tenets of common decency and acceptable behavior conducive to a positive learning environment. For more information, visit the [ETAMU Student Code of Conduct](#). Students should also consult the [Rules of Netiquette](#) for more information regarding how to interact with students in an online forum

Attendance Policy

Students are responsible for understanding and complying with the university's attendance expectations as stated in the [ETAMU Attendance Policy](#). Even in online courses, faculty may define participation expectations. Students should communicate about planned absences or conflicts as early as possible.

Academic Integrity

Academic integrity is foundational to East Texas A&M University. Academic misconduct includes but is not limited to plagiarism, cheating, fabrication, and other forms of improper or dishonest academic behavior. Procedures governing academic dishonesty, including [Undergraduate Academic Dishonesty](#) and [Graduate Student Academic Dishonesty](#), are available through the [ETAMU Academic Integrity Guide](#).

Use of Artificial Intelligence (AI) Tools

East Texas A&M University acknowledges that there are legitimate uses of Artificial Intelligence, Chatbots, or other software that have the capacity to generate text or suggest replacements for text beyond individual words. Any undocumented use of such software constitutes an instance of academic dishonesty (plagiarism).

Individual instructors may disallow the use of such software for individual assignments or for the entire course. Students should be aware of such requirements and follow the instructor's guidelines. If no instructions are provided, the student should assume that the use of such software is disallowed.

Students are fully responsible for the content of any assignment they submit, whether or not AI is used. This specifically includes cases in which the AI plagiarized another text or misrepresented sources. For more information on AI use policies and guidance, refer to the [ETAMU Academic Integrity Guide – Use of AI](#).

Campus Concealed Carry Statement

[Texas Senate Bill 11](#) authorizes the carrying of a concealed handgun in East Texas A&M University buildings only by persons who have been issued and are in possession of a Texas License to Carry a Handgun. Qualified law enforcement officers or those who are otherwise authorized to carry a concealed handgun in the State of Texas are also permitted to do so. Pursuant to [Texas Penal Code §46.035](#) and [East Texas A&M Rule 34.06.02.R1](#), license holders may not carry a concealed handgun in restricted locations. Per [Texas Penal Code §46.035](#), open carrying of handguns is prohibited on all East Texas A&M campuses. Report violations to the University Police Department at 903-886-5868 or 9-1-1.

Nondiscrimination Notice

East Texas A&M University complies in the classroom and in online courses, with all federal and state laws prohibiting discrimination and related retaliation on the basis of race, color, religion, sex, national origin, disability, age, genetic information, or veteran status. Further, an environment free from discrimination on the basis of sexual orientation, gender identity, or gender expression will be maintained. For more information, visit [ETAMU Civil Rights/Title IX Resources](#).

Students with Disabilities-- ADA Statement

The Americans with Disabilities Act (ADA) is a federal anti-discrimination statute that provides comprehensive civil rights protection for persons with disabilities. Among other things, this legislation requires that all students with disabilities be guaranteed a learning environment that provides for reasonable accommodation of their disabilities. If you have a disability requiring an accommodation, please contact the [Office of Student Disability Resources and Services](#)

East Texas A&M University
Student Disability Services
P.O. Box 3011,
Commerce, TX 75429
Fax: 903.468.8148
In Person: Velma K Waters Library, Suite 162
Email: StudentDisabilityServices@etamu.edu

East Texas A&M Supports Student Mental Health

The ETAMU Counseling Center offers counseling services, educational programming, and connections to community resources for students. Students have 24/7 access to the Counseling Center's crisis assessment services by calling 903-886-5145. For more information regarding Counseling Center events and confidential services, please visit the [ETAMU Counseling Center](#).

Mental Health and Well-Being

The university strives to provide students with essential knowledge and tools to understand and support mental health. As part of our commitment to your well-being, we offer access to TELUS Health Student Support. This service is available 24/7/365. Scan the QR code to download the app and explore the resources for guidance and support whenever you need them.

