

# DO YOU WANT TO MAKE YOUR MONEY LAST?

**I would like to personally invite you** to a one-on-one consultation regarding your current investment position. I appreciate your time, so you will receive a complimentary \$100 Gift Card to any of the restaurants shown when you attend our meeting.



Mike Steranka, CEO & Insurance Advisor

Many people have watched their hard-earned retirement savings shrink considerably over the past year. In today's environment, perhaps it's time to get a professional opinion on your current retirement plan. My name is Michael Steranka and I am the CEO and Insurance Advisor of Retirement Planning Services, offering you a Complimentary Retirement Check-up and Recovery Plan. There is absolutely no cost or obligation. Just for meeting with me, you will receive a \$100 Gift Card good at any of the restaurants shown.

#### SOME OF THE TOPICS WE'LL COVER:

- Is your IRA / 401 (k) beneficiary paperwork filled out correctly? (A common mistake could force your heirs to pay thousands in unnecessary taxes)
- Are you prepared for the new Estate Tax Laws? (Your current plan may need to be updated to protect your family)
- Will you outlive your retirement savings? (3 out of 5 of today's retirees will - 2008 Study by Ernst & Young, LLC)
- What can you do to start rebuilding your Retirement Nest Egg?

This is not a group seminar. This is a private consultation during which we will discuss your retirement goals and concerns in a relaxed environment. You may leave with a better understanding of your retirement finances, along with specific recommendations and a plan of action you can implement right away.

**ATTN CLIENTS: Register for one of our 2013 Luncheons today!**

 **443-308-5200** RSVP Code: JANPV1

You must take advantage of your free consultation on or before Monday, February 11, 2013 to receive your gift card.



or



or



**RETIREMENT PLANNING**  
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