

Additional Seminar Marketing Materials can be purchased Such as:

How much money will you need in Retirement?
Have you underestimated?



What is enough? If you're considering retiring in the near future, you've probably heard or read that you need about 70% of your end salary to live comfortably in retirement. This estimate is frequently repeated... but that doesn't mean it is true for everyone. It may not be true for you. Consider the following factors:

Health. Most of us will face a major health problem at some point in our lives. Think, for a moment, about the costs of prescription medicines, and recurring treatment for chronic ailments. These costs can really take a bite out of retirement income, even with a great health care plan.

Heredity. If you come from a family where people frequently live into their 80s and 90s, you may live as long or longer. Imagine retiring at 55 and living to 95 or 100. You would need 40-45 years of steady retirement income.

Portfolios. Many people retire with investment portfolios they haven't reviewed in years, with asset allocations that may no longer be appropriate. New retirees sometimes carry too much risk in their portfolios, with the result being that the retirement income from their investments fluctuates wildly with the vagaries of the market. Other retirees are super-conservative investors: their portfolios are so risk-averse that they can't earn enough to keep up with even moderate inflation, and over time, they find they have less and less purchasing power.

Spending habits. Do you only spend 70% of your salary? Probably not. If you're like many Americans, you probably spend 90% or 95% of it. Will your spending habits change drastically once you retire? Again, probably not.

Will you have enough? When it comes to retirement income, a casual assumption may prove to be woefully inaccurate. You won't learn how much retirement income you'll need by reading this article. Consider meeting with a qualified financial professional who can help estimate your lifestyle needs and short-term and long-term expenses.

Advisor logo and company info here

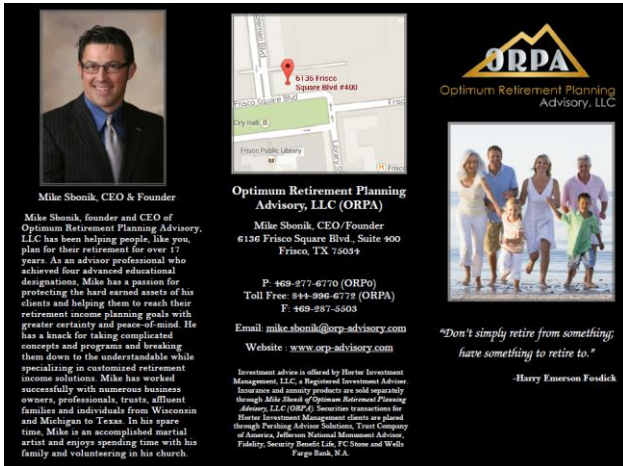
Marketing Flyers (3 articles, 3 topics)- Custom Designed with your picture and logo

- 100 sets \$240.000
- 250 sets \$500.00
- 500 sets \$800.00

Company Brochure

Custom Designed

- 100 copies \$210.00
- 250 copies \$475.00
- 500 copies \$750.00



Mike Shonik, CEO & Founder
Mike Shonik, founder and CEO of Optimum Retirement Planning Advisory, LLC has been helping people, like you, plan for their retirement for over 17 years. As an advisor professional who achieved four advanced educational designations, Mike has a passion for protecting the hard earned assets of his clients and helping them to reach their retirement income planning goals with greater certainty and peace-of-mind. He has a knack for taking complicated concepts and programs and breaking them down to the understandable while specializing in customized retirement income solutions. Mike has worked successfully with numerous business owners, professionals, trusts, affluent families and individuals from Wisconsin and Michigan to Texas. In his spare time, Mike is an accomplished martial artist and enjoys spending time with his family and volunteering in his church.

Optimum Retirement Planning Advisory, LLC (ORPA)
Mike Shonik, CEO/Founder
6136 Frisco Square Blvd, Suite 400
Frisco, TX 75034
P: 469-477-4710 (ORPA)
Toll Free: 844-996-6772 (ORPA)
F: 469-297-5903
Email: mike.shonik@orp-advisory.com
Website: www.orp-advisory.com

Investment advice is offered by Horter Investment Management, LLC, a Registered Investment Advisor. Insurance and annuity products are sold separately through Mike Shonik of Optimum Retirement Planning Advisory, LLC (ORPA). Securities transactions for Horter Investment Management clients are placed through Parkering Advisors Solutions, First Company of America, Jefferson National Monument Advisor, Fidelity, Security Benefit Life, F.C. Stone and Wells Fargo Bank, N.A.

ORPA
Optimum Retirement Planning Advisory, LLC

"Don't simply retire from something; have something to retire to."
-Harry Emerson Fordick



There are many obstacles facing today's retirees and people preparing for retirement. Juggling worries and questions—will I receive social security benefits with the rise in the number of retired Baby Boomers? How can I afford to pay the costs of increasing medical expenses as well as rising healthcare costs? Will I run out of money in my retirement? These questions are all valid and may often raise significant concerns. As your financial planner Optimum Retirement Planning is ready to answer these questions for you. Our goal is to help you protect your nest egg and increase your capital through our disciplined and conservative approach.

Let us show you how you can:

1. Increase retirement cash flow
2. Reduce taxes on retirement cash flow
3. Generate returns on currently-Idle assets
4. Avoid probate
5. Pass IRAs on to family members while maintaining the ability to defer taxes

Optimum Retirement Planning was founded with an emphasis on retirees and those nearing retirement. As your financial planner, our mission is to walk you through a smooth retirement to help you achieve your financial goals. Preparing your financial road map is a vital step for a successful retirement, and it is equally important to prepare yourself for all possibilities.

Mike is a dedicated professional boasting a advanced industry designations. He has over 17 years of experience to serve your financial planning needs. Optimum Retirement Planning will help you potentially protect your assets, increase your income, reduce your taxes, provide growth with safety, and income you cannot outlive.

We partner with you to put all the proper financial planning steps in place for a successful retirement.

CALL TODAY!
(844) 996-6772

TO ORDER CALL (443) 308-5200 or email tgrier@rps123.com