



AS FEATURED IN:

Retirement Planning  
Services Incorporated



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*Please Join Us For A  
Complimentary Dinner Event*

*Please Join Us!*



**PLEASE JOIN US  
FOR A  
COMPLIMENTARY  
DINNER  
EVENT!**

# CHOP HOUSE

STEAKS | SEAFOOD | CHOPS

1915 Towne Centre Blvd.  
Annapolis, MD 21401

## DINNER

Thursday, September 17th  
6:30 PM

or



301 Severn Ave.  
Annapolis, MD 21403

## DINNER

Tuesday, September 22nd  
6:30 PM

or

# CH

CHART HOUSE®

300 2nd St.  
Annapolis, MD 21403

## DINNER

Wednesday, September 23rd  
6:30 PM



## Learning How To Avoid Unnecessary Mistakes Might Be The Best Investment You Can Make

You and your spouse are cordially invited to join Mike Steranka, CEO of Retirement Planning Services, for an **Educational Dinner Program** designed especially for retirees or those retiring soon. Michael will explain (in plain English) the latest IRA rules and tax saving strategies, along with common costly mistakes that are easily avoided, if you know what you're looking for.

Many people contribute to their IRAs, 401(k)s, and other qualified retirement plans for years without fully understanding the rules, tax implications and options that are available to them – until it's too late. It's like driving down the road to retirement without a map (or nowadays, a GPS)!

Topics we'll cover include:

- The Simple Solutions to Retirement.
- With national debt at over 18 trillion, it is very likely that taxes will go up. Are your IRAs and 401(k)s prime targets? Learn possible ways to defend yourself.
- How to avoid paying taxes on Social Security.
- How to avoid unintentionally disinherit your family.
- Can you prevent outliving your money? Learn strategies to create a lifetime income stream that doesn't diminish.
- The importance of distribution planning (understanding the rules may allow you to reduce your risk *and* keep more of your hard-earned money!)

***If you own a traditional IRA, SEP, Simple IRA,  
401(k), 403(b) or 457, you owe it to yourself  
– and your family –  
to attend this program.***

*Enjoy a complimentary gourmet meal,  
served immediately after the presentation.*

***Reservations are required.  
Seating is limited and fills quickly***

**Call (800) 899-0297  
or go to our reservation page,  
[www.Retirement1234.info](http://www.Retirement1234.info)  
to reserve your seat.**



**RetirementPlanning**  
Services Incorporated

Adult, first time attendees only please. No agents. Invitation is reserved for recipient and spouse living in the same household.