



Retirement Planning Services Incorporated



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ABOUT RPS



Retirement Planning Services, Inc. (RPS) was founded in 1994 with an emphasis on retirees and those nearing retirement. As your financial team, our mission is to walk you through a smooth retirement to help you achieve your income planning goals. Preparing your financial roadmap is a vital step for a successful retirement, and it is equally important to prepare yourself for all possibilities.

At RPS we review your portfolio and design a program based on your needs to help protect you throughout the years. This may include estate planning, catastrophic illness, stock market losses and risk, life insurance, and helping you receive an income stream for life to prevent running out of money.

Our team of professionals is dedicated and seasoned, boasting over 50 years of combined experience to help serve your financial planning needs. The RPS team will help you potentially protect your assets, increase your income, reduce your taxes, provide growth with safety, and create income you cannot outlive.

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

WHY YOU SHOULD USE RPS

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 team, RPS 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 potentially:

- Increase retirement cash flow
- Provide tax-free vehicles for retirement cash flow
- Generate returns on currently-idle assets
- Avoid probate
- Pass IRAs on to family members while maximizing the ability to defer taxes

Retirement is the time in our lives for each of us to set out on our dreams and make them come true. RPS can help you get there!

Together, our staff will work with you to build a customized financial plan. We will review it on a quarterly basis, and continue to look for growth opportunities to help ensure that your investments are working for your current needs.

THE EXECUTIVE LEADERSHIP TEAM



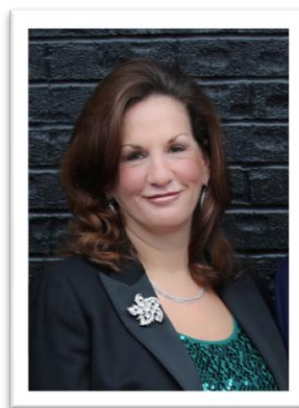
Michael Steranka
Founder, CEO

Mike Steranka has been helping people plan for their retirement for over 25 years. As an insurance advisor, Mike has a passion for helping his clients protect their assets and reach their retirement and income planning goals. He has been a speaker at national level industry events such as the Senior Market Expo in Las Vegas in 2007 and the Learn to Earn Summit in Kansas City in 2008. Mike began his career with New York Life in Chevy Chase, Maryland and achieved the Million Dollar Round Table status in 1993 before leaving to start his own firm. For almost two decades Mike has been a money manager and investment advisor representative for corporations, trusts, individuals, families, state and federal government employees, and business owners of the Anne Arundel community. As a professional concerned with the health, financial, and social issues facing retirees today, Mike has received continuing education and training throughout his career including being trained by Ed Slott, a well-known author and tax planning specialist.



Ozer Culhagil*
Senior Vice President

Ozer began his career in London and has over 13 years of experience in the financial services industry. He holds a PhD in Finance and has a passion for planning for those with special needs. Ozer is also a member of the MDRT Top of the Table Group.



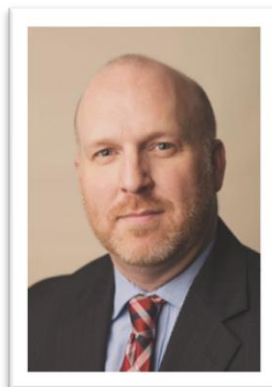
Jane Sinclair*
President

Jane has over 11 years of experience in life insurance and long-term care planning specifically for retirees, working with over 500 clients of RPS.



Prashant Sabapathi*
Director of Client Services

Prashant is a financial advisor for Retirement Planning Services, Inc. and brings to the firm experience in insurance planning, retirement planning, and wealth management.



Nick Innerbichler*
Director of Operations
Financial Advisor &
Investment Adviser
Representative

Nick has 11 years of experience in the financial services industry, both as a Financial Advisor and Operations Manager.

**Securities offered through Broker Dealer Financial Services Corp., Member FINRA & SIPC. Advisory services offered through Investment Advisors Corp., an SEC registered investment adviser.*

Retire Now

Bring your friends to an Exclusive Retire Now Presentation and Dinner



Location:

Ruth's Chris Steakhouse
301 Severn Avenue
Annapolis, MD 21401

Choose from one of the following dates:

July

7.7.15 6:30pm
7.9.15 6:30pm
7.14.15 6:30pm
7.16.15 6:30pm

Aug

8.4.15 6:30pm
8.6.15 6:30pm
8.11.15 6:30pm
8.13.15 6:30pm

Sept

9.8.15 6:30pm
9.10.15 6:30pm
9.15.15 6:30pm
9.17.15 6:30pm



RetirementPlanning
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RSVP to (443)308-5200 or online at www.retirement1234.info

Complimentary valet parking