



**Michael Steranka**  
*CEO, Financial Advisor*

Mike founded RPS in 1994 and has over 18 years of financial planning experience. Committed to the community, Mike has helped over 1,000 people in the Anne Arundel County area help prepare for a successful retirement.



**Jane Sinclair**  
*President*

Jane joined RPS in 2005 and has over 11 years of experience in insurance products for retirees with a focus on long term care needs. Previously, Jane gained a wealth of knowledge in estate planning at the Sinclair Prosser Law firm.



**Brian Kuhn**  
*Financial Advisor*

Brian is a financial advisor and head of the planning department at Retirement Planning Services. He started in financial services nearly a decade ago to help retirees and pre retirees plan for their income needs and retirement goals.



**RETIREMENT PLANNING SERVICES**

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**RETIREMENT PLANNING  
SERVICES INCORPORATED**



*“A walk to a smooth retirement”*





### **Retirement Planning Services, Inc. (RPS)**

was founded in 1994 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 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: Taxes, estate planning, catastrophic illness, stock market losses and risk, life insurance, and helping you receive income for life to prevent running out of money.**

Our team of professionals is dedicated and seasoned, boasting over 150 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 income you cannot outlive.

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

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, 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
- Reduce taxes on 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 continuous growth opportunities to help ensure that your investments are working for your current needs.



### **Investment Services**

Capital preservation

Fixed rate portfolio

### **Traditional Investments & Accounts**

Brokerage services

Custodial

Individual

Joint

Managed money

Mutual Funds

Rollover IRA

Roth IRA

SEP IRA

Simple IRA

Stretch IRA

Traditional IRA

Trust

UGMA/UTMA

401 (k)

403 (b)

### **Insurance Products**

Fixed index annuity

Life insurance

Longterm care

### **Income Planning**

Annuities

Required Minimum Distribution

Retirement planning