



Join us for this **FREE** informative
presentation!

Managing Money in Retirement

In this seminar on **Retirement Income Planning**,
you'll learn:

- How to plan for when your retirement will start (including the impact of early retirement, delayed retirement, and working retirement), how long it will last, and the retirement lifestyle you want.
- Steps to estimate the amount of money you'll need in retirement to meet your goals, factoring in health-care costs, taxes, and inflation.
- How to supplement fixed income sources such as Social Security and an employer pension with your retirement savings, including the products and investment strategies you should consider, a sustainable withdrawal rate, and the best order to tap various accounts.

You'll also receive a free workbook created just for this presentation. The workbook contains key information, worksheets, and questions to help you remember important points from the seminar.

When & Where

Thursday, January 19, 2012

6:00 PM

Moss Ridge Golf Club
13545 Apple Avenue
Ravenna

RSVP

Seating is limited – contact us by *Friday, January 13th* to reserve your spot.

Call:
888-259-4468 or 616-678-4961

Email:
choiceone@investmentcenters.com

We encourage you to invite family, friends and acquaintances that may be looking for help managing their retirement.