About 40% of workers ages 45 and older are not currently saving for retirement. — Employee Benefit Research Institute, 2016

Are you on track to live comfortably throughout retirement?

### Financial Strategies for Successful Retirement®

A Financial Education Class
Sponsored by and Conducted at:

### Dynamic instruction. Straightforward language.
Real-world examples. Sound financial concepts and strategies.

Receive a FREE 222-page financial planning guide

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Preparing for retirement is probably the single, most important financial challenge you face today!

In the past few years, many workers have postponed retirement as a result of the changing economy, lack of faith in Social Security and Medicare, or because they can’t quite afford to retire due to debt or inadequate retirement savings to meet anticipated needs.

You Need Sound Information

Investing a few hours of your time at our Financial Strategies for Successful Retirement course can pay off immediately. Gain confidence in your financial decision-making ability so that later on you may be better prepared to face the challenges and enjoy the rewards that retirement can bring.

The course may help you answer these questions:

- How can I plan for a comfortable retirement?
- Can I retire early?
- How can I manage my tax liability?
- Are there ways to potentially reduce my exposure to financial risk?
- How can I use stocks, mutual funds, bonds, and other investment vehicles?
- How can I provide for my heirs?

This course will be relevant if you are nearing retirement, already retired, or just beginning to develop your retirement plan. The information you receive is completely educational, objective, and factual. The course material will help you assess your current situation and develop a personalized plan to help pursue your retirement goals.

Mutual funds, ETFs, variable annuities, and variable universal life insurance are sold by prospectus. Please consider the investment objectives, risks, charges, and expenses carefully before investing. The prospectus, which contains this and other information about the mutual fund, ETF, variable annuity contract, or variable universal life insurance policy and the underlying investment options, can be obtained from your financial professional. Be sure to read the prospectus carefully before deciding to invest.

There is no assurance provided that the financial concepts and strategies discussed will provide investment success. Investments are subject to market fluctuation, risk, and potential loss of principal. Actual results depend on many factors as discussed in the course. Past performance is no guarantee of future success.
Taking Action NOW Is Important!

Procrastination is one of the most common reasons why people fall short of their retirement goals. Advance preparation may help you avoid surprises, such as having to add years to your career because you haven’t accumulated enough money, or living the rest of your life on a reduced retirement income.

By expanding your knowledge base and taking control of your finances, you can help position yourself to enjoy the retirement lifestyle you deserve.

Tuition

Advance registration is required. You may pay the tuition in advance or at the first classroom session. Advance tuition is <$49>; tuition at the door is <$69>. Payment may be made by check, payable to <name>, or by credit card: <VISA, MasterCard, American Express, or Discover>. You may bring your spouse or a guest at no additional cost.

Reserve Your Space Today

To register by phone: Call (000) 000-0000
By fax, send registration form and payment information to: (000) 000-0000
By email, send to: <email address>
Or online to: <website address>
To register by mail, fill out this form and mail with payment to:
<Name>
<Address>
<City, State, ZIP>

I will attend Financial Strategies for Successful Retirement:

☐ [Days, Dates] ☐ [Days, Dates]
☐ Please remove me from your mailing list. (Fill out information below.)

Name ___________________________________________________________
Address __________________________________________________________
City ___________________________ State ______ ZIP _____________
Daytime Phone ________________ Home Phone ______________________
☐ I am enrolling my spouse or a guest at no additional cost.
Name ___________________________________________________________

Payment Method

☐ Check enclosed, payable to <name>.
☐ MasterCard ☐ VISA ☐ Discover ☐ American Express
Cardholder’s Name _______________________________________________
Card Number ___________________________ Expiration Date __________

Free Planning Guide

This color-illustrated, 222-page workbook is packed with information, questions, exercises, and worksheets to help you apply what you learn to your own situation. It’s yours to keep.

One-on-One Meeting

After the course, you will have the opportunity to meet privately with your presenter for a personal retirement planning consultation. During this meeting you can ask specific questions regarding your financial goals. Together, you and your presenter can develop strategies designed to help you pursue your retirement objectives. There is no obligation to attend.

Your Instructor

Financial Strategies for Successful Retirement is presented across North America by financial services professionals. Your local instructor is <Name>, a <Registered Representative/Advisor Affiliate> of <BD name, branch office address, phone #>, <member FINRA/SIPC>.<Affiliation disclaimer language as required.>
Financial Strategies for Successful Retirement
Classroom Instruction on Money Management for People Ages 45 to 64

This course will help you:
• Handle your day-to-day finances
• Manage your investments
• Protect your assets from inflation
• Analyze retirement lifestyle options
• Use 401(k)s and IRAs to save for retirement
• Protect your wealth and assets
• Take retirement plan distributions
• Provide for your family and heirs

A Financial Educational Class
Sponsored by and Conducted at:

Name or logo here

Course consists of four 2½-hour sessions

Days
Dates
or
Days
Dates

All sessions:
(time to time)