Passport to Retirement is taught by Mark Reynolds, CFP®, president of Reynolds Financial. Mr. Reynolds has more than 15 years of experience in advising people about personal money management, investing, estate planning, and retirement planning. Before founding Reynolds Financial here in Oakmont in 1992, he worked as a financial planner and investment advisor for two of the largest investment firms in the country.

Mr. Reynolds is a frequent speaker at educational workshops throughout the region, and his expertise is well regarded in the industry. He graduated from the University of Colorado with a bachelor of science degree in Finance, and he holds the designations of Certified Financial Planner, Chartered Life Underwriter, and Chartered Financial Consultant. He is a member of the International Association of Financial Planners, the Oakmont Chamber of Commerce, and the Oakmont County Civic Association.

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**ABOUT YOUR WORKSHOP LEADER**

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Passport to Retirement

Dates: Tuesdays, October 17 and 24

Time: 6:30 p.m. to 9:00 p.m.

Location: Oakmont Community College, Room 4B

440 State Street, Oakmont

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FREE 135-Page Retirement Planning Guide Included
Preparation for retirement is probably the single most important financial concern most people have today. Retirement and health-care costs are rising, the funding for Social Security is uncertain, and many people have lost money in the markets and haven’t accumulated the savings they will need to enjoy the retirement lifestyle they deserve.

Are you on track to enjoy the retirement of your dreams? Or do you need to improve your knowledge and acquire the know-how it takes to manage your money wisely, help preserve your wealth, and pursue your retirement goals?

**Invest in Sound Information**

Investing a few hours of your time at our *Passport to Retirement* course can pay off immediately. You will gain confidence in your financial decision-making ability. And later on, you’ll be better prepared to face the challenges and enjoy the rewards that retirement can bring.

Our workshop will focus on:
- Setting realistic retirement goals
- Assessing the costs of retirement
- Identifying sources of income
- Investing now for your future
- Helping protect your wealth and assets
- Taking a retirement plan distribution
- Providing for your family and heirs

**Starting Now Is Important!**

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.

Good decisions based on sound information can help you enjoy the retirement lifestyle you desire — but only if you take action! Look at the dramatic difference between investing $500 per month immediately at a hypothetical 8% return, as opposed to waiting 10 years to invest. After 20 years, the investor who starts early will have more than three times as much as the investor who waits!

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### Why You Should Attend

1. **Steer Clear of Roadblocks**
   You’ll learn about common roadblocks to retirement planning success and how to avoid them — such as market downturns, taxes, inflation, lack of knowledge, inadequate planning, and failure to take action.

2. **Acquire Sound Information**
   Sound information about effective financial strategies will give you the background and perspective you need to make more informed retirement decisions. You’ll be more confident and decisive about what you want and the options you have.

3. **Focus on Your Goals**
   This course is designed to lead you step-by-step through the retirement planning process. You’ll learn how to formulate realistic goals based on your individual retirement needs, risk tolerance, and length of time to retirement.

4. **Take Action**
   Procrastination is the single biggest reason people fall short of achieving their retirement goals. After completing this course, you’ll be ready to start taking steps immediately to improve your overall retirement picture.

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### Two Big Bonuses

- **Free Retirement Planning Guide**
  This valuable, 135-page resource is packed with information, questions, exercises, and worksheets that will help you apply what you learn. This retirement planning workbook was developed especially for the course and contains important points you’ll want to remember.

- **Personal Retirement Consultation**
  Everyone who completes the course will be eligible for a complimentary retirement planning consultation. This voluntary follow-up meeting is an ideal opportunity to discuss your individual concerns and questions. It will help you make the most of the information you acquire in the course, and there is absolutely no obligation.

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