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CIRCLE ONE

TUES. FEBRUARY 6, 2007
7:00 PM TO 9:00 PM
AT THE
HOLIDAY INN WEST BAY
EDWARDS.

OR

WED. FEBRUARY 7, 2007
7:00 PM TO 9:00 PM
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YES I'd like to attend your educational seminar.

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Please reserve _____ seats in my name.

Date and time attending _____

Sorry - I am unable to attend, but I'm interested in the topic and would like more information sent to me.

Name _____

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Best time to call _____ AM _____ PM

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A/c. Edwards clients, please provide the name of your financial consultant.

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SECRETS OF SMART RETIREMENT AND ESTATE PLANNING

As you approach retirement, you need answers to these important questions:

- How much money do you need?
• How will you get it?
• How can you preserve the wealth you've accumulated?

And one of the most important topics you need to consider is what to do with your assets in your company's retirement plan. Will you

- Roll over the funds into an IRA?
• Leave the assets where they are?
• Take a lump-sum distribution?

Whatever decision you make, you will need to be aware of the tax consequences and how your decision will affect your retirement needs. Plan to attend this workshop, where you'll get tips for building your retirement savings and handling it when you retire.

Seating for this workshop is limited and on a first-come, first-served basis. To ensure your place, call us today at (231) 946-1630 or return the attached postage-paid reply card.

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H. TODD JANDRESKI, CFP®
Financial Consultant

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Financial Concerns for Retirement Workshop

This informational meeting will cover financial techniques for those retired or planning retirement

- ✓ How long will your nest egg last?
- ✓ The Annuity Trap: This one could cost you big
- ✓ How to Calm your Stock Market Jitters
- ✓ Learn strategies to minimize risk AND maximize returns
- ✓ Why a Trust is not necessary for everyone
- ✓ Avoid Taxes when passing on your IRA to heirs
- ✓ Why Long-Term Care Insurance is not right for everyone
- ✓ How to reduce or eliminate taxes on your Social Security
- ✓ Learn the basics and essentials of financial planning

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- 2. Tues, June 6th - 6PM**
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Humble
19707 Highway 59 North
Humble, TX 77338
- 3. Wed, June 7th - 11 AM**
Carrabba's Italian Grill
Champion Forest & 1960
5440 FM 1960 West
Houston, TX 77069
- 4. Tues, June 13th - 6 PM**
Texas Land & Cattle Restaurant
8015 FM 1960 Road, West
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Due to limited seating, please RSVP by calling TODAY!

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** Please bring this invitation as your pass to the Workshop
Come Out and Enjoy—Bring a Friend*