

IRA/RMD

YOU ARE CORDIALLY INVITED TO ATTEND A **FREE** EDUCATIONAL WORKSHOP

TAX PENALTY: YOUR RETIREMENT PROTECT IT!

**CAN YOU AFFORD A 50% TAX PENALTY
ON YOUR IRA OR 401K AFTER AGE 72?**

If you don't have a retirement savings plan that protects your investment, you cannot afford to miss this **FREE** seminar. James Speir of Speir Financial Services is hosting an event that will help you discover how Required Minimum Distributions (RMDs) can impact your taxes AND Social Security*.

Topics to be Discussed:

- Learn ways to transfer IRA assets tax free and how new rules could directly impact your Medicare premiums
- Learn ways to discover, find and fix the most common RMD mistakes
- Learn the tax traps that you should avoid, and creative strategies to help you make informed decisions
- Learn ways to reduce taxes you owe on your 401K, IRA or other retirement investments
- Learn what everyone who is close to age 70 MUST KNOW about RMDs to minimize taxes

Bonus: Six things to think about now that the President has signed the SECURE Act into law, including ways this new legislation may affect you in retirement.

RSVP TODAY!

ADMISSION IS BY INVITATION ONLY AND SEATING IS VERY LIMITED. RSVP TODAY!
Call 800-000-0000 or online at: www.rsvpsignup.com/spei0000

**Thursday
February 13, 2020**

11:30 am

LUNCH WILL BE SERVED



Andiamo Bloomfield Township
6676 Telegraph Road
Bloomfield Township, MI 48301



Presented By:
James Speir



**SPEIR
FINANCIAL SERVICES**
17515 W. 9 Mile Road, Suite 440
Southfield, MI 48075
248-423-2700

James J. Speir is the Founder of Speir Financial Services, LLC, providing financial and insurance services. James' passion is to provide continuous financial guidance to individuals and families who need to secure their financial future. He has been developing safer, conservative retirement and estate plans for over a decade. In addition to providing products and services from some of the largest, most stable and well-respected names in the financial industry, his number one commitment is to serve his many clients and to be there when their life situation changes. Speir Financial Services, LLC has partnered with some of the premier firms in the estate planning and asset protection arena in Southeastern Michigan.

* Not approved by or affiliated with the Social Security Administration or any other Federal or state governmental agency. Advisory services offered through CoreCap Advisors, LLC, a registered investment advisor. Speir Financial Services and CoreCap are separate and unaffiliated entities. This is an educational workshop. No products will be sold. No agents, brokers or advisors permitted.

TAXES AND RETIREMENT



ARE YOU PREPARED FOR ANOTHER 2008 MARKET CRASH OF 55%?

YOU ARE CORDIALLY INVITED TO ATTEND
A **FREE** EDUCATIONAL WORKSHOP
PRESENTED BY:



DAVID N. MECHE AND ASSOCIATES

Are You Prepared for More Uncertainty in the US Economy in 2020?

AT THIS STAGE OF YOUR LIFE IF YOU HAPPENED TO LOSE 55% OF YOUR RETIREMENT ASSETS, WOULD IT HAVE A NEGATIVE IMPACT ON YOUR RETIREMENT?

Important Dinner Event Topics:

- ✓ **The Markets** – Will your retirement income come up short if the markets drop sometime during your retirement?
- ✓ **Taxes** – What tax bracket will you likely be in during retirement, and how does that influence your financial strategy?
- ✓ **Retirement Savings** – How to make sure you don't run out of money!
- ✓ **Social Security** – How can you maximize your benefits and protect your spouse?
- ✓ **Longevity Risks** – At what age will you likely need assisted care, and how much will it likely cost?
- ✓ **IRAs** – Could your IRA represent a HUGE financial mistake for you and your family?
- ✓ **Retirement Income** – How to protect your income when the next market crash occurs.

Bonus: Six things to think about now that the President has signed the SECURE Act into law, including ways this new legislation may affect you in retirement.

**Please Join Us To Learn the Latest Information On
Today's Financial Environment And How To Protect Your Retirement.**



**Dinner is On Us, and
There is Absolutely No Obligation.
Please RSVP Now!**

**Monday
March 23, 2020
6:00 pm**



620 W Pinhook Rd., Lafayette, LA, 70503

**Call our 24-hour reservation line at: (800) 000-0000 (Toll-free, 24-hours)
or RSVP Online at: rsvpsignup.com/mech0000**

Your Host: David N. Meche of David N. Meche & Associates



David Meche describes himself as a financial coach, guiding his peers through the uncertainty of market fluctuations including all-time low interest rates and overall market losses. His main objective is to be an educator of choices, providing his clients with an understanding of all options that will lead to a more certain and comfortable future. Clients come to David with a variety of concerns, ranging from "Can I retire?" to "How much income can I receive in retirement?" David and his team diligently compile all the facts and offer clients a truly comprehensive, exclusive plan to aide in retirement preparation. When clients speak of David, they emphasize that David always prioritizes their success over his own.

FEATURED IN:



Please do not respond directly to the restaurant as this educational program is not sponsored by the restaurant!

There is no obligation – nothing to buy.

Please... no children, agents, or brokers. For ages 50-85. Any exceptions must be approved by the home office at (337) 983-1014.

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YOU ARE CORDIALLY INVITED

TIMING IS EVERYTHING

REDEFINING YOUR RETIREMENT...
The decisions you make now may help determine your financial well-being for years to come.

Plan For Your Retirement...Not Uncle Sam's!
The rules have changed and planning for retirement today is much different than it used to be. The truth is, what we don't know CAN potentially hurt us!

Given the fact that many experts predict much higher tax rates in the future, building your retirement within a 401(k) and IRAs can have a significant impact on the amount of income you will actually RECEIVE in your retirement. Fortunately, there is another way to create retirement income for the future. Join us and learn more about a little-known IRS code that may allow you to grow, spend and pass on your retirement nest egg...entirely tax-free in retirement and beyond!

Some Topics For Discussion:

- Tax-Deferred vs Tax-Free - Why it can make such a difference at retirement!
- Are you aware that if you have 401(k)s, 403(b)s or traditional IRAs, every penny including the growth will be taxed upon withdrawal? Learn how that can be managed.
- Strategies to help manage and protect your assets from market volatility.
- How you can access funds TAX-FREE at ANY AGE with NO pre-59 1/2 penalties!

Times & Location:

— You are cordially invited to join us for a Complimentary Dinner —

Tuesday
March 24, 2020
6:30 p.m.

Thursday
March 26, 2020
6:30 p.m.



Boi Na Brazza Brazilian Steakhouse
310 West Lake Corcoran Boulevard, Irving, TX 75039

You and up to 3 guests are cordially invited to join your host, Mike Morgan of Total Benefit Services, Inc., for an exclusive dinner event being held at Boi Na Brazza Brazilian Steakhouse. Sit back and relax, nothing will be sold at this educational event. Due to its popularity, reservations will be taken on a first-come basis and seating is limited for the comfort of our guests. If married, please bring your spouse. *Please no agents, brokers or young children.*

Call our 24-hour reservation line at: **800-000-0000** (Toll-free, 24-hours) or **RSVP Online at: rsvp.signup.com/morg0000**

Seminars Fill Up Quickly - Seating is Limited - Reservations Required

PRESENTED BY:
Mike Morgan of Total Benefit Services, Inc.



As the president of Total Benefit Services, Mike Morgan has been helping clients in the greater Fort Worth area work toward their retirement dreams through well-thought-out strategies for retirement income since 1983.



Securities sold through CoreCap Investments, Inc., a registered broker-dealer and member FINRA/SIPC, advisory services offered by CoreCap Advisors, Inc., a registered investment advisor. Total Benefit Services, Inc. and CoreCap are separate and unaffiliated entities. This Life Insurance Sales presentation has been prepared for informational and educational purposes only. It is not intended to provide, and should not be relied upon for, accounting, legal, tax or investment advice. Please consult with a professional specializing in these areas regarding the applicability of this information to your situation. Appointments may be made at this seminar to discuss the applicability of information to your individual situation.

GENERAL RETIREMENT



AVOID THE RETIREMENT MISTAKES THAT COULD COST YOU THOUSANDS

Attend this **FREE** event and...

- ✓ Understand The Washington Effect: Will recent changes hurt your lifestyle? If so, how much?
- ✓ Discover how to maximize your Social Security benefits despite recent changes to the program
- ✓ Learn how you may be able to increase your income by preparing for taxes and healthcare

AS SEEN ON...
FOX 8 LOCAL FIRST
WVUE FOX8 NOLA Money Matters every other Monday.

If you own an IRA, 401(k), 403b or 457 plan This event will answer your most pressing questions!

BREAKING NEWS! FIND OUT HOW THE NEW SECURE ACT TAXES YOUR RETIREMENT ACCOUNTS

- ✓ When my regular paychecks stop, how do I get reliable income from my savings?
- ✓ Are there ways to reduce the taxes I owe on my employer's 401(k) and IRA?
- ✓ I've heard both good and bad things about Roth IRA? conversion - what should I know?
- ✓ Will I really have to pay taxes on my Social Security income? Is there a way around these taxes?
- ✓ Is reducing taxes in retirement just for the ultra wealthy, or are there things middle-income retirees like me can benefit from?
- ✓ IS THE MARKET DUE FOR ANOTHER DOWNTURN? IF SO, HOW CAN I PROTECT MYSELF?

Presented by: Mike Martinez of M. Martinez & Associates, LLC

This informative workshop is presented by licensed insurance producer Mike Martinez of M. Martinez & Associates, LLC. The firm is devoted to assisting Louisiana residents over age 55 in understanding the options they have to preserve, grow, and transfer their estate and lower taxes.

Times & Location:

Monday
March 2, 2020
6:30 p.m.

- OR -

Wednesday
March 4, 2020
6:30 p.m.




Fleming's
PRIME STEAKHOUSE & WINE BAR
7321 Corporate Blvd., Baton Rouge, LA 70809
Dinner will be Served

Call our 24-hour reservation line at: **(800) 000-0000** (Toll-free, 24-hours) or **RSVP Online at: rsvp.signup.com/mart0000**

If you Are 55 or Over, You Are Encouraged to Attend This Workshop! Nothing will be sold at this workshop; it is for educational purposes only. A complimentary meal immediately follows this workshop. This Insurance Sales presentation has been prepared for informational and educational purposes only. It is not intended to provide, and should not be relied upon for, accounting, legal, tax or investment advice. Please consult with a professional specializing in these areas regarding the applicability of this information to your situation. This presentation is for educational purposes only. Appointments may be made at this seminar to discuss the applicability of information to your individual situation. Not affiliated or approved by the Social Security Administration or any other Federal or state agency. 19439 347292

ESTATE PLANNING



ATTORNEY NICK MAGGARD INVITES YOU TO LEARN ABOUT:

WILLS & LIVING TRUSTS

SPECIAL ESTATE PLANNING EDUCATIONAL EVENT

MAKE SURE 100% OF YOUR ASSETS GO TO THE PEOPLE YOU LOVE...

Everyone needs an Estate Plan. Preserve your legacy and care for your family's future by putting a comprehensive estate plan in place. Before you can enjoy the peace of mind of having everything in order, you should learn about what's at stake and how to protect it.

AT OUR WORKSHOP, ESTATE PLANNING AND ELDER LAW ATTORNEY NICK MAGGARD WILL ADDRESS THE FOLLOWING ISSUES:

- Choosing between a Will and a Trust.
- The two types of trusts: Revocable vs. Irrevocable.
- PROBATE - what is it, why does everyone want to AVOID IT?
- How to avoid losing my life savings and my home to long term care costs?
- If I die first, and my spouse remarries, will my kids still get the money?
- Why putting property in children's names is a mistake.
- How do I keep my assets in the family and protect my children's inheritance from their spouses, future ex-spouses, creditors, lawsuits and other claims?
- How I can protect my assets and access Medicaid to cover nursing home, assisted living and in-home care costs?
- Safeguarding an inheritance from Kentucky and Federal Estate Taxes.

Time & Location:

Wednesday
January 29, 2020
6:00 pm - 8:00 pm


Lexington Public Library
Eastside Branch
3000 Blake James Dr., Lexington, KY 40509

COMPLIMENTARY REFRESHMENTS WILL BE SERVED
RESERVE YOUR SPACE TODAY. SPACE IS LIMITED!

CALL OR TEXT: **1-800-000-0000** OR **RSVP ONLINE AT: rsvp.signup.com/magg0000**

When you attend, you'll be entitled to a free consultation (Value \$350)

YOUR HOST: NICHOLAS MAGGARD, ATTORNEY AT LAW



NICK MAGGARD, noted Attorney in the Wall Street Journal, Chicago Tribune and MSN Money, will be the host and he will guide you through the potential pitfalls and windfalls of Estate Planning and Long-Term Care Planning.

At the event he will explain, in simple terms, how proper planning can benefit a family.

Maggard Elder Law

7310 Turkey Road, Suite 550, Florence, KY 41042
Phone: 859-372-6674 • www.MaggardElderLaw.com

Call or Text: **1-800-000-0000** or **RSVP Online at: rsvp.signup.com/magg0000**



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#10 envelopes included
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6” x 9.5” envelopes included

Note: Minimum order of: \$700 for bulk postage and \$820 for 1st class postage

RSVP SERVICE

- RSVP service with online reservations \$199.00 per program

ADDITIONAL OPTIONS

- Tickets
- Bio-Cards
- Envelope teaser in red ink

ADDED VALUE

- Unlimited design changes on every seminar invite
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