BANKERS LIFE®

Retirement Planning is not just about how much money you have saved

Its about how much you keep and how you protect it

Seminar Series: Holistic Retirement Planning for a Secure Future

Retirement Planning: Beyond Savings and 401/IRA's

Retirement planning is not just about how much money you have saved—it's about building a sustainable and adaptable plan that ensures financial security while allowing you to live the life you envision. This seminar series will take a holistic approach, integrating financial strategies with life planning to create a retirement plan that you can truly *live* with.

Meet Your Expert Team

A successful retirement plan requires input from professionals across multiple disciplines. Our expert team includes:

- **Insurance and Investment Professionals – Helping you maximize returns while mitigating risk.**
- **Trust & Wills Attorney – Ensuring your estate is structured to protect your assets and your loved ones.**
- **CPA for Tax Planning – Keeping you compliant while minimizing tax liabilities.**
- **Mortgage Originator/Real Estate Broker – Assisting with home equity strategies, downsizing, or property investment.**
- **Certified Home Health Care Providers – Preparing for potential long-term care needs.**

The Only Constant in Retirement Planning is Change

Retirement is not static. Your plan must evolve as life changes occur. This seminar series will cover:

- **Health Considerations – Navigating Medicare/medical costs and long-term care planning.**
- **Life Events – Adapting to personal changes such as marriage, divorce, or the loss of a spouse.**
- **Market Changes – Protecting your investments during economic shifts.**
- **Interest Rate Changes – Understanding how fluctuating rates affect your portfolio.**
- **Global Politics – Preparing for international economic impacts.**

Ongoing Support & Annual Check-Ups

As part of this seminar series, you will receive a free annual 'check-up/check-in' to ensure your retirement plan remains aligned with your evolving needs and then current market conditions.

Key Features & Topics Covered

- **Making the Right Social Security & Medicare Choices**
  – Understanding your benefits and optimizing your selections.
- **Capturing Gains & Protecting Them with a Guaranteed Return That Can Never Decrease**
  – Strategies to safeguard your financial growth.
- **Creating Guaranteed Income Streams**
  – Ensuring a steady and reliable income throughout retirement.
- **Simplification of Your Estate**
  – Streamlining your assets to ease management and avoid probate.
- **Tax Planning**
  – Reducing tax burdens and maximizing deductions.
- **Cash Back & Managing Your Required Minimum Distributions (RMDs)**
  – Efficiently withdrawing funds while minimizing penalties.
- **Consolidation of Accounts**
  – Organizing financial assets for easier management.
- **Communication!**
  – Keeping family and financial professionals informed to ensure smooth transitions.

Join us for this invaluable seminar series and take control of your retirement future.

Register today to start building a plan that evolves with you!

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