**TO USE THIS TEMPLATE:**

**COPY EVERYTHING AND PASTE INTO A NEW MAIL MESSAGE IN OUTLOOK.**

|  |  |  |  |  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- |
|

|  |  |  |  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- |
|

|  |  |  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- | --- |
|

|  |  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- |
|  |

|  |  |
| --- | --- |
|

|  |
| --- |
|  |

 |
|  |

**Will You Have Enough Income in Retirement?**

|  |  |
| --- | --- |
|

|  |
| --- |
|  |

 |
| ***Retirement income planning is the process of understanding how much income you’ll need during your retirement years to support the retirement lifestyle you want, and positioning your assets to provide that income. While there’s no such thing as a “one size fits all” plan, there are steps you can take to maximize the possibility of a financially secure retirement.*****In this seminar on Retirement Income Planning, you'll learn:*** How to plan for when your retirement will start, (including the impact of early retirement, delayed retirement, and working in retirement), how long it will last, and the retirement lifestyle you want
* Steps to estimate the amount of money you'll need in retirement to meet your goals, factoring in health-care costs, taxes, and inflation
* How to supplement fixed income sources such as Social Security and an employer pension with your retirement savings, including the products and investment strategies you should consider, a sustainable withdrawal rate, and the best order to tap various accounts

You'll also receive a free workbook created just for this presentation. The workbook contains key information, worksheets, and questions to help you remember important points from the seminar.R.S.V.P.**To reserve your spot, please contact me at:**When & Where**DATETIMELOCATION****IMPORTANT DISCLOSURES**Broadridge Investor Communication Solutions, Inc. does not provide investment, tax, or legal advice. The information presented here is not specific to any individual's personal circumstances.To the extent that this material concerns tax matters, it is not intended or written to be used, and cannot be used, by a taxpayer for the purpose of avoiding penalties that may be imposed by law. Each taxpayer should seek independent advice from a tax professional based on his or her individual circumstances.These materials are provided for general information and educational purposes based upon publicly available information from sources believed to be reliable—we cannot assure the accuracy or completeness of these materials. The information in these materials may change at any time and without notice.Securities and investment advice offered through Investment Planners, Inc. (Member FINRA/SIPC) and IPI Wealth Management, Inc., 226 W. Eldorado Street, Decatur, IL 62522. 217-425-6340 This communication is strictly intended for individuals residing in the state(s) of IL. No offers may be made or accepted from any resident outside the specific states referenced.  |

 |  |

 |

 |

 |