**TO USE THIS TEMPLATE:**

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

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| **Will You Outlive Your Retirement Savings?** |

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| ***With each year, more baby boomers turn age 65 and face a retirement that may last 30 years or longer. But many of these new retirees will have to provide their own retirement income as fewer retirees have a traditional pension plan they can depend on as a source of income.*****In this seminar on Variable Annuities, you'll learn:*** What a variable annuity is and how it can provide you with supplemental lifetime income beyond traditional retirement sources such as IRAs and 401(k)s
* The key features of immediate and deferred annuities
* Putting money into a variable annuity

The different types of annuity payout options and factors affecting payoutsYou'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.  |

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