About Your Workshop Leader

Passport to Retirement is taught by Mark Reynolds, CFP®, president of Reynolds Financial. Mr. Reynolds has more than 15 years of experience in advising people about personal money management, investing, estate planning, and retirement planning. Before founding Reynolds Financial here in Oakmont in 1992, he worked as a financial planner and investment advisor for two of the largest investment firms in the country.

Mr. Reynolds is a frequent speaker at educational workshops throughout the region, and his expertise is well regarded in the industry. He graduated from the University of Colorado with a bachelor of science degree in Finance, and he holds the designations of Certified Financial Planner, Chartered Life Underwriter, and Chartered Financial Consultant. He is a member of the International Association of Financial Planners, the Oakmont Chamber of Commerce, and the Oakmont County Civic Association.

Reserve Your Space Today

$49 per person or $69 for two

The fastest way to register is to call 619-555-7788.

You can also fax this form to 619-555-8899.
Or mail it to Reynolds Financial
1830 Lincoln Avenue, Oakmont, CA 92100

Passport to Retirement

Dates:	Tuesdays, October 17 and 24
Time:	6:30 p.m. to 9:00 p.m.
Location:	Oakmont Community College, Room 4B 440 State Street, Oakmont

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Home Phone ____________ Work Phone ____________

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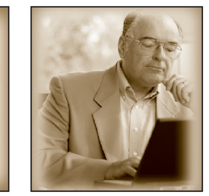
Passport to Retirement Course

Get the Knowledge and Know-How You Need

PASSPORT *to* RETIREMENT®

Gain the Knowledge and Know-How
You Need to Overcome Today's Many Challenges



Are You Prepared for Retirement?

Do You Have Answers to These Questions:

- **How much retirement income will I need?**
- **Where will the money come from?**
- **Am I currently saving enough?**
- **Will taxes and inflation erode my nest egg?**
- **How should I invest for the future?**
- **What can I do to preserve my wealth?**
- **How can I avoid undue estate taxes?**
- **How can I provide for my heirs?**

This Educational Workshop
Is Sponsored by

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100 Main Street, Oakmont, CA

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FREE 135-Page Retirement Planning Guide Included

Retirement Costs Are Rising

Preparing for retirement is probably the single most important financial concern most people have today. Retirement and health-care costs are rising, the future of Social Security is uncertain, and many people have lost money in the markets and haven't accumulated the savings they will need to enjoy the retirement lifestyle they deserve.

Are you on track to enjoy the retirement of your dreams? Or do you need to improve your knowledge and acquire the know-how it takes to manage your money wisely, help preserve your wealth, and pursue your retirement goals?

A Workshop with Practical Solutions

Session 1

Define and Create Your Retirement
How Do You Picture Retirement?
How Will You Spend Your Time?
Where Do You Want to Live?
Cost-of-Living Comparisons
Will You Be Prepared?
Five Roadblocks to Retirement
Overcoming the Roadblocks
Passport to Retirement Success

Assess the Costs
Estimating the Costs
Your Current Income
How Much Money Will You Need?
How Long Before You Retire?
Impact of Inflation
How Much Should You Save?
Can You Afford to Retire?

Evaluate Your Sources of Income
Personal Retirement Plans
Individual Retirement Accounts
Roth vs. Traditional IRA
Fixed and Variable Annuities
Employer-Sponsored Plans
Social Security Benefits
Assessing Your Position

Invest for the Future
What's Your Investment Strategy?
What's Your Risk Tolerance?
Investing in Stocks and Bonds
Investing in Mutual Funds
Asset Allocation Steps
What's Right for You?

Session 2

Protect Your Health and Wealth
Assessing Your Insurance Needs
Coping with a Disability
Protecting Your Earning Power
What If You Need Long-Term Care?
Liability Insurance
Life Insurance Protection
Income Replacement Calculator
Your Risk Management Picture

Receive Funds from Your Retirement Plans
Understanding Your Options
Which Distribution Method?
Taking Payment as an Annuity
Making Systematic Withdrawals
Taking Payment as a Lump Sum
Minimum Distribution Requirements
Capital Gains Rates
IRA Rollover of Lump Sum
Distribution Considerations

Manage Your Estate Distribution
Benefits of Estate Conservation
Estate Planning Challenges
Probate and Taxes
Estimating Your Estate Tax
Annual Gift Tax Exclusion
Estate Distribution Techniques
Wills and Will Considerations
Living Trusts
Taking Your Estate Tax Credit
Advanced Trust Strategies
Charitable Giving
Providing for Your Heirs

Invest in Sound Information

Investing a few hours of your time at our ***Passport to Retirement*** course can pay off immediately. You will gain confidence in your financial decision-making ability. And later on, you'll be better prepared to face the challenges and enjoy the rewards that retirement can bring.

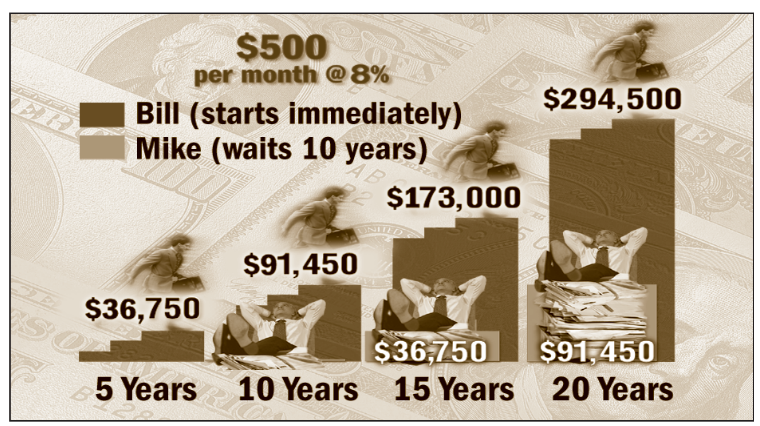
Our workshop will focus on:

- **Setting realistic retirement goals**
- **Assessing the costs of retirement**
- **Identifying sources of income**
- **Investing now for your future**
- **Helping protect your wealth and assets**
- **Taking a retirement plan distribution**
- **Providing for your family and heirs**

Starting Now Is Important!

Advance preparation may help you avoid surprises, such as having to add years to your career because you haven't accumulated enough money, or living the rest of your life on a reduced retirement income.

Good decisions based on sound information can help you enjoy the retirement lifestyle you desire — but only if you take action! Look at the dramatic difference between investing $500 per month immediately at a hypothetical 8% return, as opposed to waiting 10 years to invest. After 20 years, the investor who starts early will have more than three times as much as the investor who waits!



This hypothetical example of mathematical compounding does not represent the performance of any specific investment product or class of investments. The case illustrated assumes $500/month investments in accounts earning an 8% annual return. Taxes were not considered. Rates of return will vary over time, especially for long-term investments. Actual results will vary.

Why You Should Attend

1. Steer Clear of Roadblocks

You'll learn about common roadblocks to retirement planning success and how to avoid them — such as market downturns, taxes, inflation, lack of knowledge, inadequate planning, and failure to take action.

2. Acquire Sound Information

Sound information about effective financial strategies will give you the background and perspective you need to make more informed retirement decisions. You'll be more confident and decisive about what you want and the options you have.

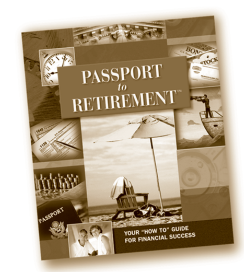
3. Focus on Your Goals

This course is designed to lead you step-by-step through the retirement planning process. You'll learn how to formulate realistic goals based on your individual retirement needs, risk tolerance, and length of time to retirement.

4. Take Action

Procrastination is the single biggest reason people fall short of achieving their retirement goals. After completing this course, you'll be ready to start taking steps immediately to improve your overall retirement picture.

Two Big Bonuses



FREE Retirement Planning Guide

This valuable, 135-page resource is packed with information, questions, exercises, and worksheets that will help you apply what you learn. This retirement planning workbook was developed especially for the course and contains important points you'll want to remember.

Personal Retirement Consultation

Everyone who completes the course will be eligible for a complimentary retirement planning consultation. This voluntary follow-up meeting is an ideal opportunity to discuss your individual concerns and questions. It will help you make the most of the information you acquire in the course, and there is absolutely no obligation.

Mutual funds, ETFs, variable annuities, and variable universal life insurance are sold by prospectus. Please consider the investment objectives, risks, charges, and expenses carefully before investing. The prospectus, which contains this and other information about the mutual fund, ETF, variable annuity contract, or variable universal life insurance policy and the underlying investment options, can be obtained from your financial professional. Be sure to read the prospectus carefully before deciding to invest.