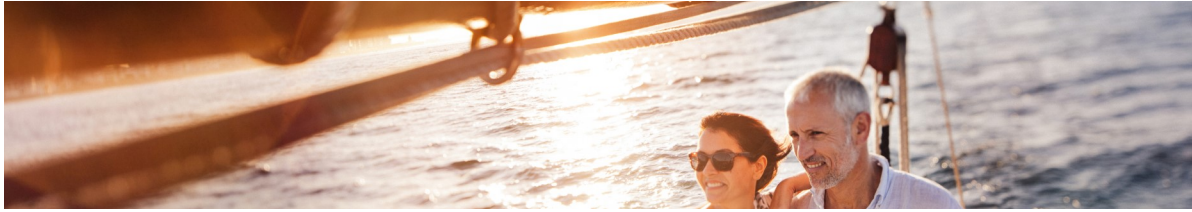


# *Annuity Basics—*

## *Will Your Retirement Savings Be There for You?*



### **You are invited to a Seminar!**

*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 Annuity Basics, you'll learn:*

- What an annuity is and how it can provide you with supplemental retirement income beyond traditional retirement sources such as IRAs 401(k)s, and 403(b)s.
- The key features of immediate vs. deferred annuities and fixed vs. variable annuities
- How to put money into and take money out of an annuity
- The different types of payout options and factors affecting payouts

#### **R.S.V.P.**

To reserve your spot,  
please contact Melissa at:  
**614-340-1529**

**[mbell@educu.org](mailto:mbell@educu.org)**

**[www.educu.org](http://www.educu.org)**

#### **When & Where**

Thursday, March 07, 2019  
5:30 PM to 7:00 PM  
510 E. Mound St.  
Columbus, Ohio 43215

#### ***Presented By:***

**Donald E. Brown**—Investment Advisor Representative  
Education First Investment Services

**Kevin Wert**—Ash Brokerage



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# *Six Barriers to Financial Success!*

## **You are invited to a Seminar!**

*Everyone can benefit from a financial plan that is tailored to individual needs and circumstances. A financial roadmap can motivate you to save money, help you meet your financial goals, and improve your overall financial security now and in the future.*

*In this seminar on Financial Success, you'll learn:*

- *Six behavioral biases that affect financial decisions*
- *Identify best ways to make better financial decisions*
- *Develop a person investment strategy tailored to your specific financial goals.*

### **R.S.V.P.**

To reserve your spot,  
please contact Melissa at:  
**614-340-1529**

**[mbell@educu.org](mailto:mbell@educu.org)**

**[www.educu.org](http://www.educu.org)**

### **When & Where**

Wednesday, March 20, 2019  
5:30 PM to 7:00 PM  
510 E. Mound St.  
Columbus, Ohio 43215

### **Presented By:**

**Donald E. Brown**—Investment Advisor Representative  
Education First Investment Services

**John Dean**—Franklin Templeton Investments



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