

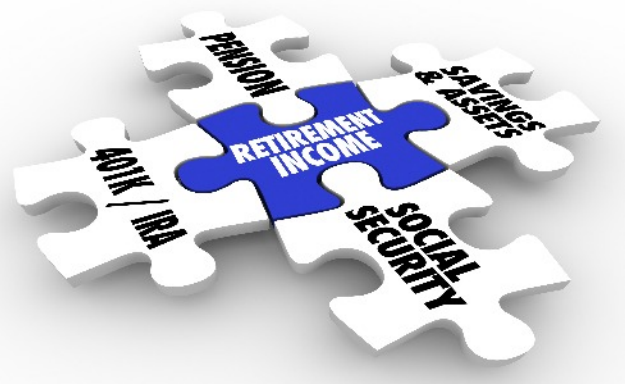


Introducing Retirement Advocates, Inc. New Comprehensive Service Package To Help You Enjoy Retirement With Added Peace of Mind

In real estate, the maxim is “location, location, location.” For retirement, our maxim is “income, income, income”.

When your income is covered and guaranteed, the rest of the planning process is downhill. With IncomeMax™ our sole focus is on maximizing your income while striving to maintain your asset preservation.

First, we look to see how your income is set up, then we look at expenses, taxes, asset fees you are currently paying, social security, debt, home loans, interest rates, interest earnings



(essentially everything that can contribute to less expenses and/or more income). If we are not able to help you increase your income and improve your situation, we will not recommend a change.

Candidly, our encountering a situation where we cannot improve someone’s income picture is exceptionally rare. Almost everyone has something they can tweak to improve their income. Let us help you explore these areas by scheduling a free consultation for IncomeMAX™.

The IncomeMax™ service package includes:

- Complimentary consultations throughout the process
- A thorough discussion of what is important to you
- A Morningstar® report and analysis to determine asset efficiency, fees, and expenses
- An income gap analysis so that you will have a crystal clear picture of what your income looks like in retirement with inflation over time
- A personal report with a Monte Carlo analysis so that you will know the likelihood of your assets lasting in retirement
- A tax analysis on your income so that we can determine if certain accounts can be adjusted or moved into more tax friendly vehicles so that you can save money on taxes
- Money saved is money earned, so we help you look for ways to save money on unnecessary investment fees and other types of insurance costs
- After a thorough look at everything, we present you with possible solutions or adjustments to make that will help you accomplish your goal of more income that lasts a lifetime



Our goal is to help you make this process as stress-free as possible and help you achieve peace of mind. Schedule your meeting today! Ask for an IncomeMAX™ appointment!