

ASPIRE FINANCIAL PARTNERS

Member of John Hancock Financial Network

To: Todd Everly

Chris S. Eilers, from Aspire Financial Partners, member of John Hancock Financial Network will be holding two workshops in March 2014. Chris has arranged for Jody Clayton, CFP, CLU, ChFC the author of the new "Your FRS" book to speak at this special event.

Date and Times: **March 18th Session 1 – 9am Session 2 – 12pm**

For ACTIVE FRS Members and Spouses Only

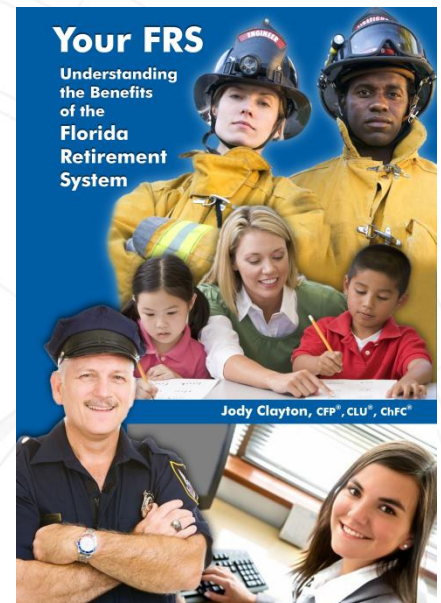
Chris and can help answer the following types of questions for you:

- Should I go into the DROP or work the additional years?
- How does the Investment Plan work and is it right for my situation?
- Which Pension Option should I choose?
- How does the HIS – Health Insurance Subsidy work? Is it taxable?
- Does my Pension Option affect my DROP account?
- How is my 457 really doing?
- If I go into the Investment Plan, how are distributions taxed?
- How can I get the biggest DROP account?
- Can I avoid the 10% pre 59 ½ penalty on my DROP money?
- Should I start Social Security at 62?

If you don't know the answers to these or other questions, they can help. If you would like to purchase a copy of "Your FRS" it is only \$8.00 at this event, otherwise you can order it for \$10.95.

If you have questions before the workshop or cannot attend, you can reach Chris Eilers or his office by calling:

305-824-8727



Your attendance at this event does not obligate you to purchase any products. At the conclusion of the seminar, representatives of the firm will be available to make appointments to review individually the products and services they offer. 164-20130628-147801

Chris Eilers • President

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