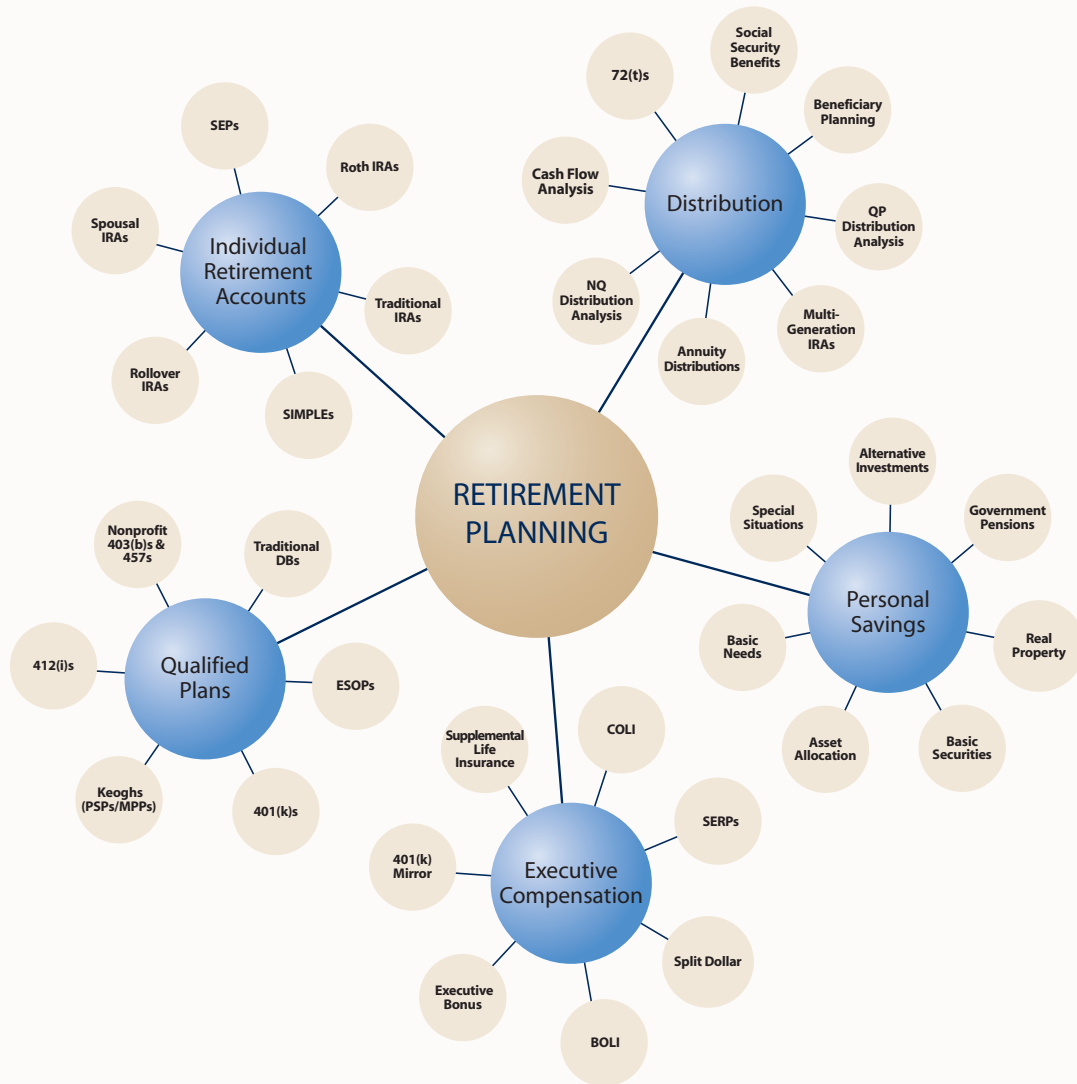


RETIREMENT PLANNING



RETIREMENT PLANNING INVOLVES EVALUATING YOUR CURRENT FINANCIAL STANDING AND CREATING AN ACCUMULATION STRATEGY THAT WILL HELP TO ENSURE A DESIRED RETIREMENT LIFESTYLE. BECAUSE AN INDIVIDUAL'S RETIREMENT YEARS CAN SPAN DECADES, RETIREMENT PLANNING GENERALLY DOMINATES OTHER FINANCIAL GOALS. A SUCCESSFUL PLAN PUT INTO PLACE DURING THE WEALTH-BUILDING LIFE SPAN SHOULD ADDRESS WAYS TO MAXIMIZE GROWTH AND TAX-EFFICIENT DISTRIBUTIONS, AS WELL AS HOW TO LEAVE RETIREMENT ASSETS TO THE NEXT GENERATION.