



RETIREMENT INCOME PLANNING COURSE

**What key questions do I need to ask? How much income will I need?
What about taxes? How do I manage my income for the long run?**

NettWorth University is here to answer these questions and more in our complimentary course, Retirement Income Planning.

In this three-part course, you will learn the major factors to consider when planning for your retirement, how to determine your income needs, how your retirement assets can produce income, and strategies to manage income and assets throughout your retirement. You will also learn about different investment vehicles.

**CWA Local 1109
1845 Utica Avenue
Brooklyn, NY 11234**

October 18, 2018 – 6pm

Hosted By: NettWorth Financial Group
Michael DePaolo & Harry Beatty, Financial Advisors*

Space is limited!
To register, please visit [www.nettworth.net /manhattan](http://www.nettworth.net/manhattan)
or call 1-800-859-2212.



Please see reverse side for important risk disclosures.

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Investing involves risk including the potential loss of principal. No investment strategy can guarantee a profit or protect against loss in periods of declining values. Annuities are designed for long-term retirement investing. Withdrawals of taxable amounts are subject to ordinary income tax and, if taken prior to age 59½, a 10% federal tax penalty may apply. Early withdrawals may be subject to withdrawal charges. An investment in a variable annuity involves investment risk, including possible loss of principal. The contract, when redeemed, may be worth more or less than the total amount invested. Variable annuities are subject to insurance related charges including mortality and expense charges, administrative fees, and the expenses associated with the underlying funds.

Mutual funds and variable annuities 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 and the variable annuity contract and underlying funds can be obtained by contacting us at (516)470-1750. Be sure to read the prospectus carefully before deciding whether to invest.