

## **SPRING SEMINAR SERIES**

Presented by:

**MEMBERS® Financial Services**

Located at:

**Charter Oak Federal Credit Union**

### **Income for Life**

**Wednesday, May 19, 2010**

Fortunately, there are creative solutions to help your long-term income needs. Find out how an annuity can help you accumulate retirement funds, manage taxes, fight the effects of inflation, and generate an income you can't outlive. Discover how an annuity can help you:

- Create an income source that will last a lifetime
- Manage your investment risk
- Benefit from tax-deferred accumulation
- Provide a death benefit to heirs
- Keep part of your estate out of probate

### **Cashing In—Your Retirement Plan Distributions**      **Wednesday, June 16, 2010**

When you understand your distribution options, you can avoid costly mistakes and make informed decisions that can help preserve your funds to last throughout your retirement years.

This seminar will provide you with strategies for:

- Choosing an appropriate distribution method
- Rolling funds into an IRA
- Understanding retirement plan distribution rules
- Investing your retirement assets to make them work for you
- Leaving a lasting legacy using a stretch IRA

For more information or to reserve your place, phone our Call Center at (860) 446-8085 or from outside the local calling area at (800) 962-3237.

**Seminars will be held from 6:00 p.m. – 8:00 p.m.**

**at**

**Groton Inn & Suites  
99 Gold Star Highway  
Groton, CT**

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