

# FOR THOSE ALREADY RETIRED OR FOR THOSE PLANNING FOR THEIR RETIREMENT

**...tired of the volatility of the stock market and the low returns of bonds and term deposits?** On January 1 of 2012 there were 10 companies offering this exceptional product which can help you reach your retirement income goals (if you are not yet retired) and maximize your retirement income (if you are already retired) with Registered and Non-registered money alike. As of today, there are only 3 companies remaining who offer such a product. Why? It's hard to offer stability in an unstable time. Yet we can still do it...but for how long?

Join us for 2 hours (including a Q & A period) on October 9 at 7:00 pm and we will show you how this innovative product can increase your retirement income without increasing risk. You will hear from Giuliano Savini of Empire Life and me. Together we will share with you this innovative-and quickly disappearing-strategy.

Registered Financial Planner

**Stephanie Czachor**

**FREE SEMINAR**

For you and a guest...



## **Protect and Maximize Your RSP/RIF with Income For Life**

- Guaranteed increase in value on both non-registered and registered money
  - Guaranteed you cannot outlive your money
  - Lock in market gains & have protection from market downside
- Take advantage of a full annual 5% bonus, available for 2013 and not pro-rated, even if you invest during the last few months of the year!
- Avoid probate on both non-registered and registered money if structured properly
  - Implement this strategy while it is available

**Please join me at The Gibson Centre for Community, Arts and Culture  
63 Tupper Ave. West, Alliston, Holmstrom Hall**

**Wednesday October 9**

**7:00 pm - 9:00 pm**

Light refreshments will be served

RSVP Stephanie Czachor: 905-729-0877 • [stephanie@energizedentrepreneur.com](mailto:stephanie@energizedentrepreneur.com)

**RETIREMENT PLANNING**

More than just Saving and Investing...

***...it's about being able to enjoy the rest of your life!***

**STERLING**  
INSURANCE AGENCY

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