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YOUR ROADMAP TO SUCCESSFUL RETIREMENT:

Financial Planning in Retirement

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Six Key Areas of Financial Planning

Financial Position

- Know your current net worth
- Track your current income & expenses
- Manage your debt
- Project your current net worth, income & expenses

Tax Reduction Strategies

- Help minimize federal & state income taxes
- Help protect against future income tax liabilities
- Help develop long term tax reduction strategies

Adequate Protection

- Help provide for survivors in case of premature death
- Help protect a portion of income lost if disabled
- Help protect your ability to meet your accumulation
- Help protect your ability to pay off outstanding debt

Estate Planning

- Determine exposures to estate & inheritance taxes
- Outline appropriate estate planning vehicles

Wealth Accumulation Strategies

- Create & maintain adequate cash reserve strategies
- Provide for education expenses
- Buy a house or vacation home
- Review your investment portfolio

Retirement Planning

- Help ensure adequate retirement income
- Government benefits
- Employee benefit plans
- Personal savings & investments



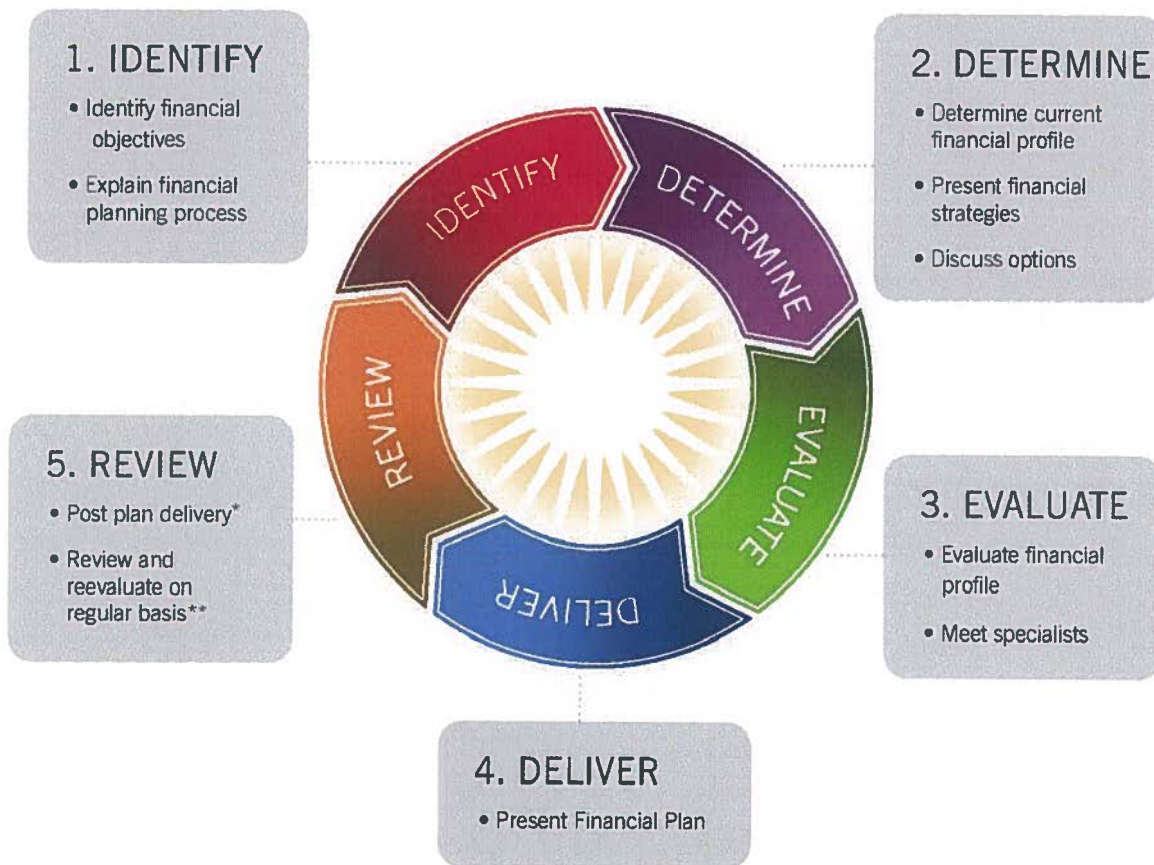
Brian Marino is a registered representative of and offers securities, investment advisory and financial planning services through MML Investors Services, LLC. Member SIPC. OSJ: 2012 West 25th Street, Suite 900, Cleveland, OH 44113 (216) 621-5680



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Applying the Financial Planning Process



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* The producer's relationship with the client during post-plan delivery is as a registered representative and not as a fee-based financial planner. **Periodic reviews or updates require a new agreement and may be subject to additional fees.