

LONG-TERM CARE is the **#1 Financial Risk** faced by retirees. US Govt. statistics tell us that 70% of Americans over 65 will eventually need long-term care for an average of 30 months



You are Cordially Invited to join us for lunch to explore the most sensible planning solution to address this risk.

- When serious illness or end-of-life issues occur, the need for professional care is great and the cost will demand a significant increase in retirement income. A simple adjustment within your investment portfolio should contain an account that will **provide substantial added income when professional care is needed in your home or a special facility.**
- **The money you move into this account should be fully Guaranteed**
- **You should have Guaranteed access to it any time**
- **And if never needed, a fair tax-free rate of return to your heirs**
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Come see why this is the number one growing financial strategy in the country.

Join Us: Guest Speaker: Gene A. Pastula, CFP
President, Westland Financial Services, Inc.

Wednesday, February 22nd 2017

12:00 – 1:30 pm

Bistro West

4960 Avenida Encinas
Carlsbad, CA. 92008

Thursday, February 23rd 2017

12:00 – 1:30 pm

Butcher Shop Steakhouse

5255 Kearny Villa Road
San Diego, CA. 92123

R.S.V.P. to Financial Designs Limited at (858) 597-1980 or www.MoneyTalkRadiol.com

Unfortunately, Individuals requiring medical devices such as a walker, cane, wheelchair or oxygen are not eligible for the insurance-based solutions which will be discussed. As a matter of courtesy to others we ask that you do not attend and take up the seat of someone who could benefit from the information.