

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.



**FINANCIAL
DESIGNS**
L I M I T E D
Personal Financial Advisors

- 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

**Come see why this is the number one growing
financial strategy in the county**

Join Us:

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

Tuesday, Feb 17th, 2015 • 12:00-1:30pm
Financial Designs, Ltd. • 5075 Shoreham Place, Suite 200
San Diego, CA 92122

Wednesday, Feb 18th, 2015 • 12:00-1:30pm
The Butcher Shop Steakhouse • 5255 Kearny Villa Road
San Diego, CA 92123

Thursday, Feb 19th, 2015 • 12:00-1:30pm
Bistro West • 4960 Avenida Encinas
Carlsbad, CA 92008

*Estate planning attorney, Richard Scott Stewart with California Estate and Elder Law will join us for the meeting on Feb 17th to discuss potentially needed updates to your wills and trusts as they relate to long term care planning or recent law changes.

**R.S.V.P. at (858) 597-1980 or
www.MoneyTalkRadio.com**

Seating is Limited - Please RSVP as Soon as Possible