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

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.

Tuesday, Sept. 22nd 2015 12:00 - 1:30 pm Bernard'O Restaurant 12457 Rancho Bernardo Rd. San Diego, CA 92128 Wednesday, Sept. 23rd 2015 12:00 – 1:30 pm Butcher Shop Steakhouse

5255 Kearny Villa Road San Diego, CA 92123 Thursday, Sept. 24th 2015 12:00 – 1:30 pm <u>Bistro West</u> 4960 Avenida Encinas Carlsbad, CA 92008