

**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, August 28<sup>th</sup>**  
**12:00 – 1:30 pm**  
**Carvers Steaks & Chops**  
11940 Bernardo Plaza Dr.  
San Diego, CA 92128

**Wednesday, August 29<sup>th</sup>**  
**12:00 – 1:30 pm**  
**Butcher Shop Steakhouse**  
5255 Kearny Villa Road  
San Diego, CA 92123

**Thursday, August 30<sup>th</sup>**  
**12:00 – 1:30 pm**  
**Green Dragon Tavern**  
6115 Paseo Del Norte  
Carlsbad, CA 92011

**RSVP at Financial Designs, Ltd at (858) 597-1980 or at [www.MoneyTalkRadio.com](http://www.MoneyTalkRadio.com)**  
**Lunch Served – Reservations Required – Seating Limited**