

You're Invited!

MANAGING RISKS IN THE RETIREMENT RED ZONE & LEGACY PLANNING STRATEGIES

Join us on September 23!



JOIN THIS EXCLUSIVE EVENT!



Hosted by:

Tiby Saunders

*Wealth Manager,
Financial Advisor
Cetera Investors*



Featured guest speaker
and sponsor:

Herb Phillips

*Regional Vice President
Prudential Annuities®*



Guest speaker:

Adam Brodman

*Regional Vice President
Prudential Individual Life*

Managing Risks in the Retirement Red Zone will provide a detailed discussion on the challenges of managing income in retirement. We will discuss myths in retirement planning, risks in retirement and creating a plan that could withstand some of the predictable threats to retirement income. Topics of conversation will include in depth conversation on seven common risks to retirement income including, market risk, interest rate risk, investor behavior, inflation, longevity and withdrawal rate risk.

Legacy Planning Strategies focuses on the importance of legacy planning, legacy planning strategies, and estate planning for retirement assets. We will also review the current and proposed gift and estate tax environment, the use of trusts, gifting strategies, and leveraging restricted or predetermined beneficiary payout options.

Thursday, September 23, 2021

1:00 PM - 3:00 PM

ASALH's 106th Annual Conference

For additional information, ,

Tiby Saunders at (215) 568-2078 ext. 111 or by tiby.saunders@ceterainvestors.com

Annuities are issued by The Prudential Insurance Company of America, Pruco Life Insurance Company (in New York, by Pruco Life Insurance Company of New Jersey), located in Newark, NJ (main office), or by Prudential Annuities Life Assurance Corporation located in Shelton, CT. (main office). Variable annuities are distributed by Prudential Annuities Distributors, Inc., Shelton, CT. Prudential Annuities is a business of Prudential Financial, Inc.

This material is being provided for informational or educational purposes only and does not take into account the investment objectives or financial situation of any clients or prospective clients. The information is not intended as investment advice and is not a recommendation about managing or investing a client's retirement savings. Clients seeking information regarding their particular investment needs should contact a financial professional.

The views expressed in this presentation are those of the author(s) and presenter(s) (which may not be affiliated with any of the Prudential Financial companies). They are subject to change at any time. These views do not necessarily reflect the views of the Prudential Financial companies.

Cetera Investors is a marketing name of Cetera Investment Services LLC, member FINRA, SIPC. Advisory services are offered through Cetera Investment Advisers LLC. Event funded in whole by Prudential.

Prudential Annuities and its distributors and representatives do not provide tax, accounting, or legal advice. Please have clients consult their own attorney or accountant

© 2021 Prudential Financial, Inc. and its related entities. Prudential Annuities, Prudential, the Prudential logo, and the Rock symbol are service marks of Prudential Financial, Inc. and its related entities, registered in many jurisdictions worldwide.