



# RETIREMENT IS ONLY THE BEGINNING!

Join us for a  
free lunch and seminar on:

- ✓ Understanding the 3 stages of retirement
- ✓ What options are right for you – home ownership or a full service retirement community
- ✓ Are you financially ready for retirement
- ✓ How to avoid the tax bite
- ✓ Should you sell your home in 2008 and how to get the best value
- ✓ Investing safely during your golden years

SEPTEMBER 16, 2008 AT 11 A.M.

LUNCH IS INCLUDED

Braddock's Tavern • 39 S. Main St., Medford, NJ

RSVP by September 10  
Call toll-free (866) 662-7359

## GUEST SPEAKERS:

RENEE MCALEAVY  
Marketing Director,  
Crestwood Manor

DAVID WORKMAN, CPA  
Freedom Financial Advisors

REBECCA VAN PELT  
Weichert Realtors

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ARE YOU  
ON THE  
RIGHT ROAD  
FOR YOUR  
CURRENT  
STAGE OF  
RETIREMENT?



JOIN US FOR A FREE SEMINAR ON  
THE DIFFERENT STAGES OF RETIREMENT.  
September 16, 2008 • Braddock's Tavern in Medford, NJ