

Financial Professionals dedicated to CWA Members

Please join John T. Murphy, *AAMS* and Robert Berkowitz, *LUTCF* on <u>ZOOM</u> for one of our weekly Retire Confidently presentations! Topics include:

- Retirement Planning
 - Building your personalized retirement plan
 - Managing risks in retirement (longevity, inflation, volatility)
 - How to successfully retire before the age of 59 ½ (IRS Rule 72T)
- Fidelity 401K
 - Understanding your 401k investment options and aligning them with your investment objectives
 - Utilizing an in-service distrubution to diversify your total portfolio
- Understanding Verizon Pension Benefits
 - GATT/PBGC rates and how they affect your lump sum
 - How to generate guaranteed income when choosing the lump-sum pension

If you are offered an EIPP, are you prepared to retire?

Retire Confidently

Every Thursday night at 6:00pm!

October 15th October 29th

October 22nd November 5th

November 12th November 19th

Please RSVP by calling Erica at (516) 873-4580

emailing: ericaeddy@blueocean.us.com or

register on line @ murphygroup-blueocean.com to request the link!

If you are unable to attend, or prefer more personalized information, please contact Erica to schedule a complimentary in-person or Zoom consultation

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