

## **Retirement Planning Seminars, 11/19/2024 and 11/21/2024**

Join speaker, Andrew Hergert, CFP®, Financial Advisor with Raymond James Financial Services, Inc. for these two informative presentations.

Please email: [Andrew.hergert@raymondjames.com](mailto:Andrew.hergert@raymondjames.com) to register and get links for the webinars.

Topic 1: 11/19/2024 11:15AM -12:00PM (PST): Retirement Income Planning: 401k vs. IRA Rollover Pros and Cons

How to evaluate if you have enough money to retire

Pros and Cons of 401k vs. IRA Rollover options

How to avoid costly planning mistakes

Topic 2 11/21/2024 11:15AM -12:00PM (PST): Evaluating Your Pension Options: Income Stream vs. Lump Sum

Discussion of the income stream pension options vs. lump sum option

Decision factors to help you determine whether to take income stream or lump sum

Discussion of spousal and beneficiary considerations