

Please join John T. Murphy, AAMS and Robert Berkowitz, LUTCF on ZOOM 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 distribution 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