# join us!


## Three Transitions to Retirement | Wednesday, August 23, 2023

Are you ready to retire? You might be prepared for the financial transition, but you'll also experience lifestyle and emotional transitions. We can help you understand these upcoming changes and provide the information you need to better prepare for this exciting season of your life. Working together, we'll gain clarity and confidence about your path to retirement.

**Service 1st Retirement & Investment Center** invites you to join us for a virtual seminar on this important topic. This online event is a free educational opportunity. There is no cost and no obligation to attend.

### You'll learn answers to your retirement questions, including:

- How to confidently address the financial, lifestyle and emotional transitions to retirement
- How to guard against risks and manage those that are inevitable
- Whether you are ready for retirement

**Presented by:** Travis Stanley RICP, CSS, NSSA, and CSS from CUNA Mutual Group.

**When:** Wednesday, August 23, at 6:00 pm EST.
Click here or visit https://rb.gy/rpqo8 to reserve your virtual seat. (Link to Zoom)

**Place:** Virtual session via Zoom (You must have a device with internet access.)

## For more information:

Contact Jeffery H. McKinnon,* LPL Financial Advisor, Service 1st Retirement & Investment Center at 800.562.6049 ext. 7597.

# join us!


## Understanding Your Rollover Options | Wednesday, September 13, 2023

Changing jobs is a common experience for most U.S. workers. But what's the right thing to do with your retirement savings plan account from a previous employer? What are your options, and how can your decision impact your long-term retirement savings?

**Service 1st Retirement & Investment Center** invites you to join us for a virtual seminar on this important topic. This online event is a free educational opportunity. There is no cost and no obligation to attend.

### You'll learn answers to important Rollover questions, including:

- Four major options for retirement plan balances when changing jobs
- Pros and cons of each option
- How a Rollover works
- And more

**Presented by:** Travis Stanley RICP, CSS, NSSA, and CSS from CUNA Mutual Group.

**When:** Wednesday, September 13, at 6:00 pm EST.

Click here or visit https://rb.gy/b8rm2 to reserve your virtual seat. (Link to Zoom)

**Place:** Virtual session via Zoom (You must have a device with internet access.)

## For more information:

Contact Jeffery H. McKinnon,* LPL Financial Advisor, Service 1st Retirement & Investment Center at 800.562.6049 ext. 7597.

There is no assurance that the techniques and strategies discussed are suitable for all investors or will yield positive outcomes. The purchase of certain securities may be required to effect some of the strategies.

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## Rethinking Diversification | Tuesday, September 26, 2023

In today's volatile market, retirement savers face new challenges. Traditional portfolio diversification may no longer be the answer to growing your savings without the risk of losing it all. Luckily, there are new ways to manage investment risk.

**Service 1st Retirement & Investment Center** invites you to join us for a virtual seminar on this important topic. This online event is a free educational opportunity. There is no cost and no obligation to attend.

You'll learn answers to important questions, including:

- What is traditional portfolio diversification?
- How has the investment landscape changed?
- How can you achieve your goals with the least amount of risk?
- How can new annuity options help you rethink diversification?

**Presented by:** Travis Stanley RICP, CSS, NSSA, and CSS from CUNA Mutual Group.

**When:** Tuesday, September 26, at 6:00 pm EST.
Click here or visit https://rb.gy/2u3av to reserve your virtual seat. (Link to Zoom registration)

**Place:** Virtual sessions via Zoom (You must have a device with internet access.)

**For more information:**
Contact Jeffery H. McKinnon,* LPL Financial Advisor, Service 1st Retirement & Investment Center at 800.562.6049 ext. 7597.

There is no assurance that the techniques and strategies discussed are suitable for all investors or will yield positive outcomes. The purchase of certain securities may be required to effect some of the strategies.

Fixed and Variable annuities are suitable for long-term investing, such as retirement investing. Gains from tax-deferred investments are taxable as ordinary income upon withdrawal. Guarantees are based on the claims paying ability of the issuing company. Variable annuities are subject to market risk and may lose value.

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