

# **Retirement Planning Today<sup>®</sup>**

An Educational Course for Adults – Ages 50 to 70

**What has happened to your retirement plans as you move forward in 2011?**  
**Sign up to attend a Retirement Planning Course**

Sponsored by  
**TIDEWATER COMMUNITY COLLEGE, WORKFORCE DEVELOPMENT**

Whether your objective is to build a nest egg, protect your assets, or preserve your lifestyle throughout retirement, this course helps you plan your future with confidence.

## **Learn how to:**

- Determine the amount of money you need to retire
- Create your own goals for a “successful retirement”
- Select the retirement plan distribution choice that is right for you
- Plan your retirement income to preserve a comfortable standard of living
- Transfer the risk of potential losses before or during retirement
- Reduce or eliminate taxes, expenses, delays and legal challenges with estate planning



Your Instructor is Dick Besnier  
Registered Representative offering Securities through Centaurus Financial, Inc.

**Sign up for two 3 hour sessions**  
**At the TCC Regional Workforce Development Center**  
**Suffolk, Virginia**

**Thursdays**  
**October 20 & 27**  
**6:30 p.m to 9:30 p.m.**

**OR** **Tuesdays**  
**October 25 & November 1**  
**6:30 p.m. to 9:30 p.m.**

## **Location**

Tidewater Community College  
Regional Workforce Development Center  
7000 College Drive  
Suffolk, VA 23435

## **Tuition**

\$49 Advance registration is required.  
*You may bring your spouse or a guest at no additional charge.*  
Tuition includes one workbook.

## **How to Register**

**Call TCC today with questions or to register: (757) 822-1234**

Securities offered through Centaurus Financial, Inc. Member **FINRA** and **SIPC**.

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Supervisory Branch: 801 Sycolin Rd, SE, Suite 302, Leesburg, VA 20175, 800-699-0299.

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