

You are cordially invited to attend our Educational Workshop  
and Complimentary Meal:

## PLANNING IN TOUGH TIMES WHERE DO YOU GO FROM HERE?

**TRUE FINANCIAL PLANNING  
NOT WISHFUL THINKING**

How do you really plan in tough economic times?

*You will learn new strategies to help protect your financial freedom and enjoy your retirement years with confidence and peace of mind. This workshop is a must for you to attend!*

### Topics to be Discussed:

- **Financial Professionals:** What are the different types of professionals and why you should know the difference.
- **Fiduciary:** What is it? Why is it so important to making a financial decision?
- **Gaining it Back:** Which investments may be the best to offset your losses?
- **Investment Risk:** Where is a smart place to invest money for growth today?
- **Mutual Funds:** If your funds don't consistently perform, what do you do?
- **Annuities:** Why are they so controversial? What are income riders? Can you eliminate a surrender charge?
- **Retirement Income:** Can you get guaranteed income for your life?

### Our Featured Expert:

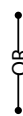
#### Larry Roby, Senior Financial Advisors, Inc.

Larry Roby is the founder and President of Senior Financial Advisors, Inc. In the field of retirement planning, he took what started as a simple interest in helping his own family and, through advanced education and self-study, has turned that into a business that can help all people. Larry has been helping seniors, working adults and self-employed people protect their assets for years now. He assists his clients in making well-informed choices that allow them to control their financial circumstances. His specialties are income planning, asset protection, Medicare, Long-Term care and Estate Planning.



### Times and Locations:

DINNER  
Tuesday  
February 21, 2012  
6:00 p.m.



DINNER  
Thursday  
February 23, 2012  
6:00 p.m.



**Boskey's Grille**

**Boskey's Grille**  
6751 McMinnville Highway  
Manchester, TN 37355



Registration for the event starts at 5:30 p.m.  
so come early for a good seat!

**Call: 1-800-429-9108**

(24-hour reservation service)

Workshops Fill Up Quickly - Seating is Limited - Reservations Required

*This workshop is for adults. Unfortunately, we are unable to accommodate children at this event.*

*No specific products or services will be mentioned, just useful information which will help you safeguard your future.*

*If married, both you & your spouse should attend.*

*You are also encouraged to bring a guest whom you feel would also benefit from this workshop.*

"Investment Advisory Services offered through AlphaStar Capital Management, LLC an SEC registered investment advisory firm. Senior Financial Advisors, Inc. is not affiliated with AlphaStar Capital Management."

