You are cordially invited to attend

A Special Event for Retirees or Those Planning to Retire Soon

Complimentary meal will be served at

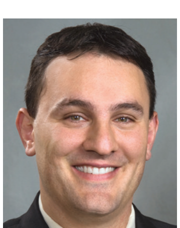
Fleming's® Prime Steakhouse & Wine Bar | or | Hyde Park Prime Steakhouse | or | The Capital® Grille

Your Hosts

Bruce Udell: CEO

Bruce S. Udell has more than 40 years' experience in the financial industry. He designs solutions for wealth accumulation and enjoyment for high net worth individuals and families. As a dynamic speaker and lecturer, Bruce is sought-after for his easy-to-understand approach and his special talent in creative estate planning. He is the inventor of The Wealth Enjoyment System®, an innovative approach to estate planning. He is a Chartered Financial Consultant, a Master Certified Estate Planner, and a Chartered Life Underwriter. He also holds an Advanced Estate Planning certificate from The American College in Bryn Mawr, Pennsylvania, and has taught Advanced Estate Planning to CPAs, attorneys, and trust officers. Bruce is the author of several books, most recently Enjoy your Wealth and Pass it On and a contributing author to the Florida Bar's Basic Estate Planning in Florida, Tenth Edition. Bruce is also the CEO and Co-Founder of Retirement Wealth Specialists. He has been honored as a life member of the Million Dollar Round Table and is a past Advisory Board member of the Top of The Table, a distinguished group of the top life underwriters worldwide. Bruce was chosen as a Five Star Wealth Manager for the Sarasota market in 2012, 2013, 2014, 2017 and 2019. Bruce is also a Registered Representative with Kestra Investment Services, LLC and an Investment Advisor Representative with Kestra Advisory Services, LLC. Bruce founded Udell Associates in 1973.

Jeremy Udell: President



Jeremy Udell oversees the creation, implementation and support of retirement, estate, and insurance planning strategies for Udell Associates. His main responsibilities include meeting with clients and prospects to discuss their current financial situations, and working with them to develop strong and cohesive strategies to meet their financial goals. Jeremy helps clients define their Retirement, Education, Business, Long Term Care, and Insurance needs, and he works with them to create tailored planning strategies to help meet these needs. Jeremy is a Certified Financial Planner® professional, a Registered Representative with Kestra Investment Services, LLC and an Investment Advisor Representative with Kestra Advisory Services, LLC.

Jeremy also holds an insurance license and received two Bachelors degrees (in Business Management and Jewish Studies) from the University of Florida. Jeremy has been with the firm since 2001.

SURVIVING RETIREMENT

Learning how to avoid costly mistakes may be the best investment you can make.

You are cordially invited to an **informational meal** event for area residents who are retired or nearing retirement. There is no obligation, and nothing will be sold. **Enjoy a complimentary meal, after the presentation.**

Well known local retirement specialists, Bruce and Jeremy Udell, will reveal the latest techniques and strategies to help you **preserve your capital, get more income, decrease your risk and reduce your tax burden.** You will leave with valuable information you can act upon such as:

- How market volatility may ruin your retirement.
- How you may dramatically increase your interest earnings – while safeguarding your investments from risk.
- The importance of distribution planning (understanding the ways you can reduce your risk and keep more of your hard-earned money!)
- How you can potentially create a retirement income that you and your spouse cannot outlive.
- Is a Roth IRA conversion right for you?
- Strategies to help minimize your federal income taxes on your IRA, 401(k) or other investment accounts.
- Find out how you may be able to liberate assets that are currently hostage to your income needs and increase the enjoyment of your wealth!
- The Secure Act just passed, learn how it might affect your retirement. *

Join us for a complimentary meal at Fleming's Prime Steakhouse, Hyde Park Prime Steakhouse or The Capital Grille and discover how local residents may have simplified their retirement and lowered their overall risk.

Dates, Times & Locations

Dinner
Monday, January 20
6:00 p.m.

Fleming's
PRIME STEAKHOUSE & WINE BAR

2001 Siesta Drive
Sarasota, FL 34239

OR

Lunch
Wednesday, January 22
11:30 a.m.

HYDE PARK
PRIME STEAKHOUSE

35 S Lemon Avenue
Sarasota, FL 34236

OR

Dinner
Wednesday, January 22
6:00 p.m.

THE CAPITAL GRILLE

180 University Town Center Drive
Sarasota, FL 34243

Reservations are required. Seating is limited and fills quickly.

Call our reservation line at: **(844) 258-2434 (Toll-Free, 24 Hours)**

Or register online at: **www.youRSVP.com** *and enter code:* **PUKDUJ**

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