



**BRIAN DVORAK**, Certified Financial Fiduciary®

Investment Advisor Representative

I firmly believe my clients are my greatest assets. I put you first, focusing on your financial well being and coordinating all your retirement benefits.



# Dvorak

WEALTH MANAGEMENT

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WEALTH MANAGEMENT

CALL US BEFORE  
YOU NEED US

## GET IN TOUCH



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## SOLUTIONS FOR RETIREMENT

We Can Help Paint Your Financial Picture  
Claim Your Social Security Benefits  
Protect and Preserve Your Assets



# GUARANTEED INCOME

Many of our Insurance products guarantee an income stream you can't outlive



## CAN YOU AFFORD TO RETIRE?

Using our detailed income analysis we can help determine when you can afford to retire and how much income you will need for retirement. Our business principles and objectives are predicated on the goal of positive performance, safety, security and guarantees.

## UNDERSTANDING YOUR INCOME

IRS Rule 72t, also known as the Pre-59 1/2 Distributions rule, allows you to access your IRAs, 401(k)s, 457(b)s and other retirement accounts. But you must be careful. Failure to comply with Rule 72t could result in substantial IRS penalties.

If you exhaust your IRA early you may be forced to go back to work after starting retirement. This makes it critical to know how much income you will need to retire and plan accordingly.

## CLAIMING YOUR SOCIAL SECURITY BENEFITS

There are several little-known claiming strategies that can greatly affect your Social Security benefits. As you determine when to apply for Social Security, it's what you don't know that could cost you thousands. We provide a free Social Security analysis to show you the various claiming strategies that are suitable for your retirement needs.

## ABOUT US

In today's economic environment, it is wise to know all of your options, allowing you to make decisions that are in your best interest. We would enjoy the opportunity to discuss your wants, needs and goals. Our hours are by appointment only Monday through Friday. Give us a call to schedule your appointment today!

# RETIREMENT INVESTMENT

We are uniquely qualified to assist with all of your conservative retirement needs.

## IRAS – TRADITIONAL, ROTH AND SIMPLE IRAS

## IRA ROLLOVERS

## 401(K), 457(B) AND 403(B) PLANS

## TAX-SHELTERED ANNUITIES (TSAS)

## PENSIONS

## PROFIT SHARING

## COLLEGE PLANNING

## ROTH CONVERSIONS

## DIRECT TRANSFERS

## ESTATE AND LEGACY PLANNING

