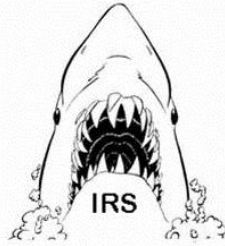


THE S.M.A.R.T.* CONSUMER GROUP

(An Educational Organization)

Presents

An Educational Workshop



Hidden Perils of Retirement... Taxes & Debt

What You Don't Know Can Hurt You

A seminar for everyone concerned about their financial future

The workshop will include:

- ✓ **Why People Fail Financially**
- ✓ **How to Become Debt Free**
- ✓ **Principals of Financial Preparedness**
- ✓ **Story of Two Savers**
- ✓ **Retirement Income Sources**
- ✓ **Difference Between Tax Deferred and Tax Free**
- ✓ **The Pitfalls of Qualified Retirement Plans**
- ✓ **What is Tax Diversification?**
- ✓ **How to Keep Market Gains & Avoid Losses**
- ✓ **Biggest Destroyer of Financial Futures**
- ✓ **What are Your Options?**
- ✓ **Questions?**

The S.M.A.R.T. Consumer Group (SCG) is an educational organization, comprised of various professionals to provide consumer education to companies, groups, associations, and organizations. Over the years hundreds of these workshops have been presented to a wide variety of audiences. Through its series of workshops and seminars, SCG introduces the keys to being a smart consumer. All education programs are available at **NO CHARGE** to corporate, community, and government groups for the advancement of consumer education and contain no advertisements or name any products or companies.*

**Save Money and Reduce Taxes*