

## 2012 AUTUMN EDUCATIONAL WORKSHOP SERIES

### Business Owners Forum

**Date:** Saturday, September 8th @ 10:00am - Kensington Office  
Saturday, September 15th @ 10:00am - Pleasant Hill Office

As a business owner it can be difficult to manage day to day workload, nevermind peripheral issues that could make your business more efficient. We will look at choice of entity, retirement plans, business continuity planning, & other issues facing today's business owner

### Social Security, Medicare, & Your Retirement Security Gap

**Date:** Saturday, September 29th @ 10:00am - Kensington Office  
Saturday, October 6th @ 10:00am - Pleasant Hill Office

How will entitlement programs fit into your overall retirement plans? We will look at what benefits you can expect, savvy adjustments you could make to your benefit elections, & look at strategies to effectively manage your needed income in retirement.

### Year-End Tax Planning & Tax Efficient Investing

**Date:** Saturday, October 27th @ 10:00am - Kensington Office  
Saturday, November 3rd @ 10:00am - Pleasant Hill Office

Too often there is a disconnect with plans in place for investments, & the tax consequences they generate. This workshop will address how to adjust to make tax planning a central element to enhance your bottom line. We will also discuss how potential looming tax law changes could affect your financial plan.

**We are holding these as small intimate workshops.**  
**Space will be limited.** Refreshments will be served.

Securities offered through First Allied Securities, Inc., a registered broker-dealer, Member FINRA/SIPC. Advisory services offered through First Allied Advisory Services, Inc., a Registered Investment Advisor. Tax Services not affiliated with First Allied Securities.



Topics are presented by  
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