

## RETIREMENT PLANNING

*Do you seek security in your financial future? Do you want to live comfortably in retirement with the peace of mind knowing that your financial future is secure?*

*Retirement planning is preparing for the future. It entails analyzing your current and future circumstances and devising a plan to allow you to live off the resources you have available. There are some aspects of life that we cannot control, but we modify our strategies as unforeseen changes occur.*

## WHAT IS **KABAREC FINANCIAL ADVISORS** PROCESS FOR HELPING PLAN YOUR RETIREMENT?

After determining your goals and objectives, short and long-range projections are provided along with an unbiased analysis. We look at the various distribution options that are available to you and recommend solutions to help you achieve your lifestyle goals.

**Kabarec Financial Advisors has extensive experience working with employer pension plan options and the following retirement vehicles:**

- ◇ IRA's—Traditional, Roth and Nondeductible
- ◇ 401(k), 403(b), and 457 Plans
- ◇ Defined Benefit Pension Plans
- ◇ Simple Plans—For Small Business
- ◇ SEP Plans—Simplified Employer Pension Plans
- ◇ Profit Sharing Plans
- ◇ Deferred Compensation Plans



**KABAREC FINANCIAL ADVISORS, LTD**  
BUILDING BETTER FUTURES