



You've worked too hard to lose your money now.

Like most people, you've probably lost money in today's difficult economy.

But unlike those enjoying a steady paycheck, you don't have the luxury of time to make up that loss.

That's why you need proven asset protection, not long-term financial planning.



WHAT IS TRANSITIONAL PLANNING?

Rather than helping clients build wealth through traditional financial planning, a transitional planner helps retired clients secure their wealth and avoid risk.

Todd is uniquely qualified to help you protect your savings, eliminate probate, avoid stock market risk and increase your income.

He has advised more than 2,000 retirees just like you. He brings years of experience and strong personal ethics to every client he counsels. He is an active member of the Society of Certified Senior Advisors and is also a well-known speaker, senior advocate and spokesperson on senior needs such as:

- ❖ Social Security benefits
- ❖ Asset protection
- ❖ Retirement planning
- ❖ Nursing home protection
- ❖ Tax reduction strategies
- ❖ Estate planning and probate avoidance
- ❖ Cash flow planning



HSG Heritage Solutions Group

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Solving issues critical to individuals & families in retirement



Heritage Solutions Group

KNOWLEDGE • INTEGRITY • SERVICE



You deserve a worry-free retirement.

My proven techniques are easy to understand and don't require expensive servicing. In fact, they can be set up in just a few weeks right in the comfort of your home. I'll show you how simple it is to:

- ❖ Protect your assets
- ❖ Eliminate the time and cost of probate
- ❖ Avoid stock market risk
- ❖ Increase your income
- ❖ Get the highest bank CD rates

Why continue to put your money at risk?

I guarantee you peace of mind with a plan carefully tailored to your specific needs. Let me show you how I can:

- ❖ Protect you and your loved ones from financial disaster
- ❖ Protect your estate and pass more of it to your family
- ❖ Create a relationship that you can trust and count on today and in the future



Call me today for a free consultation

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Critical issues in retirement

Speak with professionals concerning many topics, including:

- ❖ Long-term care
- ❖ Medicare and Medicaid planning
- ❖ Identity theft protection plans
- ❖ Insurance & annuities
- ❖ IRAs and 401Ks
- ❖ Required minimum distribution (RMDs)
- ❖ Asset protection
- ❖ Reverse mortgages
- ❖ Final expense planning