



**START THE YEAR RIGHT.**

**Prevent Penalties for Not Carrying Out Your Fiduciary Duties as an Employer That Offers a Retirement Plan to its Employees.**

**Is Your Retirement Plan the Most Effective Retirement Plan for You as a Business Owner and Personally?**

**Will Your Heirs Get the Value of Your Hard Work if You Die or Become Disabled "Tomorrow" and Will the Company Continue Uninterrupted?**

**A Complimentary Educational Seminar Series For  
Small and Mid-Size Business Owners.  
Professionals.  
Self-Employed.**

**Includes a complimentary initial consultation meeting.**

**Limited Seating.....RSVP ASAP**

**Phone: 908 788 2999**

**Email: harvey.c.sacks@ampf.com**

**Location: 55 Main Restaurant, Flemington, NJ**

**Continental Breakfast**

**Various dates/times to accommodate your busy schedules:**

**January 25, 2010 or February 2, 2010, 8a.m.-11am:** (for small business owners with less than 5 employees):

\*If You Work for Yourself... an Individual (k) Plan Can Work for You.

\*Retirement Plans for Self Employed Professionals.

Presented By: Harvey C. Sacks, JD, Senior Financial Advisor, Ameriprise Financial and

William J. Considine, Regional V.P. Retirement, Retirement Wealth Strategies, Ameriprise Financial.

\*Key Person, Succession Planning, Executive Benefits, Estate Planning.

Presented By: Michael P. Minton, Regional Vice President, RiverSource Insurance.

**January 26, 2010 or February 1, 2010, 8a.m.-11am** (for small-to-mid size businesses of 6 or more employees):

\*Retirement Plans for Self Employed Professionals.

\*Retirement Plans for Small Businesses.

Presented By: Harvey C. Sacks, JD, Senior Financial Advisor, Ameriprise Financial.

William J. Considine, Regional V.P., Retirement Wealth Strategies, Ameriprise Financial.

\*Key Person, Succession Planning, Executive Benefits, Estate Planning..

Presented By: Michael P. Minton, Regional Vice President, RiverSource Insurance.

There is no cost or obligation to attend these events.

The initial consultation provides an overview of financial planning concepts. You will not receive written analysis and/or recommendations.

Brokerage, investment and financial advisory services are made available through Ameriprise Financial Services, Inc. Member FINRA and SIPC. Some products and services may not be available in all jurisdictions or to all clients.