

You're invited to a very timely educational event ...

**If you own an IRA, 401(k), 403(b) or any other retirement account and you are between the ages of 64 – 72... pay close attention**

Get the facts! We have spent more than 25 years helping people in or near retirement to better understand their retirement accounts. We want to offer the same education, knowledge, and experience to you.

**No Product Sales - No Biased Advice - No Investment Propositions**

**Find out...how you can easily avoid high IRS Penalties.  
The penalties can be as high as 50%!<sup>1</sup>**

The IRS requires minimum distributions (RMDs) from your retirement accounts when you turn 70 ½ years old. They are often based on **complex** and **confusing rules**, and even a small error can be expensive.

**Get informed. The following will be covered in this workshop:**

- How to calculate RMDs
- How much additional income tax can you expect
- Tax-saving strategies to offset the additional tax
- Asset allocations for RMDs
- Setting up beneficiaries for maximum tax efficiency

This presentation is provided as a public service to Northeast Ohio area retirees who want to **avoid overpaying** taxes on their IRA distributions. This is not a sales seminar, and **the workshop is complimentary!**

*Two Chances to Attend:*

**Tuesday**  
January 30th, 2018  
2:00 p.m.

**Thursday**  
February 1st, 2018  
2:00 p.m.

**Brecksville Community Center**

1 Community Drive • Brecksville, OH 44141

**Space is limited. Attendees must RSVP to attend**

**Call (844) 692-6189**

**Or register online at [www.youRSVP.com](http://www.youRSVP.com) and enter code VEDZAD**

*Featured by:*



FORTUNE



## Jim Lineweaver, CFP®, AIF®

Jim Lineweaver, CFP®, AIF®, is a Certified Financial Planner Professional and the Founder and CEO of Lineweaver Financial Group (LFG). LFG is one of Northeast Ohio's leading independent financial advisory firms, and has been providing intelligent financial strategies and solutions to clients in or near retirement since 1993. Jim also formed his own RIA, Lineweaver Wealth Advisors, LLC, to expand the firm's wealth management services and founded LFG Tax Services, Ltd., to provide tax consulting and planning for corporate and personal clients.

With 25 years experience providing financial guidance for people in or near retirement, Jim is a featured speaker at many events in the Greater Cleveland area and has appeared on and in numerous television, radio, and newspapers outlets. Jim was the Financial Quarterback™ on WKNR-Radio 850 and he appears every other Sunday as the financial commentator on the WKYC-TV Channel 3 Golden Opportunities show.

Jim earned his degree in finance from Cleveland State University, and then continued his education at Case Weatherhead School of Management. He enjoys golfing, boating, classic cars, and spending time with his family.

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## Hugo Souza

Hugo spent 3 years at Morgan Stanley doing research, client portfolio analysis and recommendations before coming on board with Lineweaver Financial Group in 2014.

He works with clients to help them craft customized financial plans that consider their needs from every angle – financial, legal, tax, and insurance. He also supervises the Deferred Compensation Department with extensive knowledge of and experience with the various Ohio pension systems. He also presents Lineweaver Financial Group's public service retirement programs.

Hugo is a member of the MFOA (Municipal Finance Officers Association), the Union Club, and Cleveland Young Professional Twenty-Thirty Club. Hugo graduated and played football for the University of New Hampshire. He enjoys golfing, traveling, exercising, and most importantly, spending time with his family.

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*You are Invited!*

**WHAT DOES THE NEW TRUMP TAX PLAN MEAN  
FOR INDIVIDUALS WITH IRAs, 401(k)s, AND  
OTHER QUALIFIED PLANS?**



*Hosted by*

