



## *Special Dinner Workshop*

# THE BIGGEST THREATS TO YOUR RETIREMENT LIFESTYLE...AND HOW THEY COULD IMPACT YOU

- Does the success of your retirement plan rely on market values consistently going up?
- Can you afford to rebuild your wealth in another economic downturn?
- Retirement Income: What's wrong with the 4% rule?
- Do Annuities make sense? Learn more about the good, the bad, and the fine print.\*
- What if your investments were able to generate enough income to meet your expenses even in a flat market?
- Strategies to potentially maximize Social Security benefits.
- Learn how to work towards a dependable foundation of income.

**Tuesday, December 6th**

6:00 p.m. to 7:00 p.m.

*Dinner to follow*

**Pappadeaux Seafood Kitchen**

11051 N. Black Canyon Hwy  
Phoenix, AZ 85029



*Hosted by  
Andrew Rafal & Jon Floyd*

SPACE IS LIMITED, PLEASE RESERVE YOUR SPOT TODAY AT  
[WWW.BAYNTREE.COM/EVENTS](http://WWW.BAYNTREE.COM/EVENTS) OR CALL 480.494.2765.



**BAYNTREE**  
WEALTH ADVISORS

*You Dream. We Plan.™*

[www.bayntree.com](http://www.bayntree.com)

*Recently featured in:*

THE WALL STREET JOURNAL. **Forbes**



The Washington Post



Investment advice is offered through Bayntree Wealth Advisors, LLC, a registered investment adviser. Insurance services offered separately through Bayntree Planning Group, LLC.

\*Insurance Products guarantees are subject to the financial strength and claims-paying ability of the issuing company, and may be subject to restrictions, limitations or early withdrawal fees. Annuities are not FDIC insured.