**FOR EDUCATIONAL PURPOSES AND NO PRODUCTS WILL BE SOLD AT THIS EVENT.**

Association of Financial Consultants (AFC) is an IRS-approved 501(c)(3) non-profit organization. AFC serves as an informational teaching resource for the general public. Association of Financial Consultants (AFC) is an all-volunteer non-compensated Non-Profit. Our mission is simple, offer high-quality education through free educational workshops and classes in a non-selling environment.

AFC member fiduciaries and consultants are committed to public service. AFC acts as an educational resource for Americans who want to learn more about planning for their financial future. We offer educational workshops and classes at no cost or obligation to the attendees. This service is provided by AFC member fiduciaries and consultants in a completely non-selling environment. Our members are committed to ongoing education to help Americans educate themselves and understand complex financial topics through simple language and are bound by a Code of Conduct that demands integrity, accountability, and transparency. Our AFC member fiduciaries and consultants are licensed professionals and share a passion for educating individuals within their community. Our members donate their time and knowledge in classroom-style settings.

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***This Holiday Season,* Give Your Family the Gift of Greater Financial Security and Peace of Mind by Attending**

# Free Financial and Estate Planning Workshop

## With Lunch or Dinner On Us!

## Le Chateau Village – *Meals provided by Kemoll's*

**Tuesday, January 17, 2023**

11:30 am & 6:00 pm

**Thursday, January 19, 2023**

11:30 am & 6:00 pm

**NON-PROFIT ORG.**
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PAID
MID-FL, FL
PERMIT NO. 1179

## The Law Office of Attorney Rob Simmons Presents:
# FREE Estate Planning Workshop

## "Protect and Grow Your Legacy Wealth – Even in Today's Uncertain Economy"

**When it comes to your money, have you ever felt overwhelmed, pressured, insecure, upset, anxious, or lost?**

**Even though you can't control what goes on in the world, a smart, tax-savvy Estate Plan can protect what you've worked for—and live a life that is free of financial concern.**

**Plus, NOT having a comprehensive and up-to-date estate planning can rack up the estate's cost—skyrocket your estate tax—and hold up the timely transfer of assets to heirs after you pass.[1]**

### What You Will Learn:

- SECRETS to turn your IRA or 401(k) into a passive TAX FREE RETIREMENT INCOME stream for you…for life.
- How to AVOID the expenses and delays of PROBATE…and make sure your heirs get ALL of their inheritance after you pass…without delay.
- An under-publicized way to legally reduce ESTATE TAXES and leave more money to your loved ones.
- How to stop Nursing Homes and long-term health care costs from draining away assets that took you a lifetime to acquire.
- Find out how to SHIELD your wealth again lawsuits, greedy creditors, and divorces.
- How to safely—and 100% legally—pay the minimum taxes in retirement – without raising an eyebrow at the IRS.
- How to protect your children against an uncertain future with bullet-proof, ironclad TRUSTS.
- PREVENT UNCLE SAM from taking a big bite out the wealth your heirs inherit from you.
- And much more…

*[1]https://www.kiplinger.com/retirement/estate-planning/602643/the-essentials-you-need-for-an-estate-plan Kiplinger, April 2021: The Essentials You Need for an Estate Plan*

**The bottom line: You enjoy a great FREE lunch or dinner – and the potential to gain greater peace of mind…and freedom from financial worries for you and your family…**

**100% legally compliant, proven, and ironclad estate planning strategies that not one American in a thousand even knows about!**

***Seating is extremely limited. Presentations start promptly and are for first time adult attendees, age 55 and over ONLY!***

### About the Speaker:

**As President and Founder of FRA Trust, Joe RoosEvans has helped more than 17,000 families more effectively manage their wealth and financial planning for over 3 decades. Today, FRA is ranked globally as one of the top 5% of wealth agencies.**

**Joe and his FRA team, their nationwide network of attorneys and investment professionals, and their affiliated trust company—a chartered South Dakota national bank—manage billions of dollars in assets for their clients nationwide.**

**Mr. RoosEvans is a Certified Financial Planner, Certified Trust and Fiduciary Advisor, Accredited Estate Planner, and Retirement Income Certified Professional.**

**He is the author of over half a dozen books including the best-selling Protect Wealth and Maximize Assets: Estate Planning and Trust Secrets for Baby Boomers.**

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## Bonus Gift —Yours FREE!

**When you attend our FREE lunch/dinner and financial presentation, you will also receive a FREE autographed paperback copy of Joe's just-released new 258-page paperback,** *A Significance First Retirement: Beating the Probability Theory* **(value: $19.95).**

To attend for our FREE Financial and Estate Planning Workshop
**just call us toll-free XXX-XXX-XXXX**
**or visit myrsvp.biz/?id=XXXXXX today.**
But Hurry! Seating is limited!

**BE OUR GUEST! NO COST • NO OBLIGATION • VERY EDUCATIONAL!**

# Le Chateau Village *- Meals provided by Kemoll's*

Ballroom Suite 110-A • 10411 Clayton Road • Frontenac, MO 63131

**Tuesday, January 17, 2023**
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# FREE ESTATE PLANNING AND FINANCIAL WORKSHOP

## Protect Your Legacy Wealth to Keep Your Family Financially Security—for Life!

Whipsaw volatility in the Dow. Threats of a bear market and crashes. Runaway inflation. Worldwide geopolitical instability. And a looming recession.

Now more than ever, you need to take proactive steps to shield your legacy wealth from financial downturns, missteps, surprises, hucksters, and other disasters.

In this free financial workshop, you will learn proven estate planning strategies that can enable you to enjoy greater peace of mind—by protecting and preserving your legacy wealth—no matter what happens in the markets, the economy, or the world.

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*Join us for a*

# Complimentary Meal

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The Law Office of Attorney Rob Simmons Presents

# 2023 Estate Planning Alert and Free Workshop

# "Why Having Only a Will Can Be Dangerous to Your Assets"

According to AARP, 6 in 10 people in the U.S. do not have a written will—or if they do, their will is woefully out of date.

But even if you HAVE drafted a will recently, did you know that having "only" a will is often not nearly enough to protect your assets after your inevitable passing?

While having a will has always been an essential part of the overall estate planning process, it is in reality and points of fact, just one piece of the complete picture.

Especially in today's uncertain economy, the smartest move you can make is to strengthen your estate plan ... by having both a will AND a trust.

It's the combination of the right type of will with all necessary supporting legal documents ... AND establishing the right kind of trusts ... that ensures your wealth ends up in the hands of your heirs—and not Uncle Sam's.

**Note: Contrary to popular belief, *you don't have to be ultra-wealthy* in order to benefit from having a trust.**

## In our FREE Workshop, you will discover that...

- Without a bullet-proof, iron-clad estate plan, your money and property could end up going through the expensive, time-consuming, and public probate process.
- In probate, the legal fees alone could reduce the value of your assets by 15% to 25% or more—and also delay inheritance of the money by your heirs 6 to 12 months or longer.
- This means your loved ones could receive a far smaller inheritance...wait a longer time to get what's theirs ... as the probate lawyers and Uncle Sam greedily grab more of it for themselves.
- Worse, even if you have specifically named family members and other specific beneficiaries in a will, you are still at risk for your assets being "confiscated" – and ending up in the pockets of strangers – as crazy as that sounds!

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# Nail down your will, trust, and other legal documents — while there is still time!

Many people who have a will are under a false sense of security – and it is far too late for your loved ones to make changes after you're gone.

## But now, with the right estate planning documents in place, you can:

- Protect your loved ones from paying excessive taxes on assets they inherit from you– so they can keep more of what you worked so hard to leave them
- Choose who YOU want to make key healthcare and financial decisions for you ... when you can no longer make those decisions for yourself
- Make sure your children, spouse, and others you designate as your beneficiaries actually receive the assets you have specified.
- Dot all the i's and cross all t's on living wills, trusts, powers of attorney, health care proxies, and all other essential estate planning documents.

## FREE Financial Workshop With Dinner or Lunch On Us.

Because setting up an appropriate estate plan can have many "moving parts," we urge you to attend our free workshop—so you can enjoy greater peace of mind–and truly protect all that you've worked for—while ensuring a secure, stress-free financial future for you and your family!

***BUT HURRY—SEATING IS LIMITED!***

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