

# RETIREMENT PLANNING PITFALLS

If only they were  
that **easy** to  
spot.



**Avoiding pitfalls is crucial to protecting your assets when planning for retirement.** Your retirement nest egg can be a tempting target for would-be “experts” selling high-fee, commissioned products. If you are wondering about ads promising guaranteed returns, bigger Social Security benefits, and tax-free income in retirement, you can meet with a DMBA Certified Financial Planner™ for experienced and unbiased guidance on key topics such as:

- Planning for taxes in retirement
- The pros and cons of Roth conversions
- Social Security claiming strategies
- Making the most of your 401(k)
- Required Minimum Distribution (RMD) and charitable gift planning
- Understanding Medicare and retirement healthcare plans



Your roadmap for a rewarding  
retirement begins at DMBA.





# Financial Planners

INSPIRING EMPLOYEES TO ACHIEVE LIFELONG FINANCIAL SECURITY

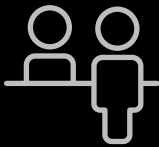


**7 CERTIFIED**  
FINANCIAL PLANNERS™

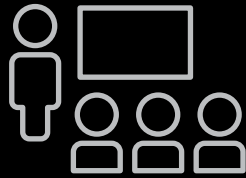
**100+** YEARS OF COMBINED  
**EXPERIENCE**

**24 PROFESSIONAL DESIGNATIONS**

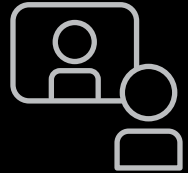
**HOW**



Individual consultations



Group workshops



Online education

Financial Coaching • Financial Therapy • Retirement Planning

Schedule your retirement consultation or watch our workshop  
at [www.dmba.com/FinancialPlanning](http://www.dmba.com/FinancialPlanning).



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