

FREE EVENTS

With Refreshments

**SEATING IS
LIMITED**



LOCATION:

Bella Stanza, Corte Bella Golf Club

22135 N Mission Drive • Sun City West, AZ 85375

Wed. March 13, 2019

Register by March 8th

Time: 9:00 am

BENEFICIARY BLUNDERS

When was the last time you updated your beneficiary information? When does a beneficiary designation override the designated beneficiary in a Will or Trust? Uncle Sam is NOT a relative – do you really want a large portion of your retirement accounts to go to go him anyway? What does ‘per stirpes’ mean and what difference would it make to your beneficiaries? Join us as we answer these and more questions as we go through a beneficiary audit and discuss key information to help you avoid dangerous designations!

Wed. April 17, 2019

Register by April 12th

Time: 9:00 am

NAVIGATING IRA/ROTH IRA DISTRIBUTIONS & RMD'S

This class will review the IRS regulations associated with IRA/Roth IRA Distributions and Required Minimum Distributions (RMD). You will learn the formula for calculating the annual distribution and the impact on taxes. The Roth IRA 5-year rule will be reviewed in detail. The distribution deadlines and penalties for not completing the distributions will be provided. Join us in an educational and enjoyable discussion about the strategies involved in converting an IRA account to a Roth IRA.

Wed. May 15, 2019

Register by May 10th

Time: 9:00 am

SOS STRATEGIES TO OPTIMIZE YOUR SOCIAL SECURITY BENEFITS

This class will take you through the process of when to file for your social security benefits and how they are calculated. It will provide a road map for maximizing your benefits with the Social Security Administration. Learn why it is important to establish an online account with the social security administration.

Register online at www.keystonegroupaz.com or team@keystonegroupaz.com / 623-299-9710

Kimberle M. Dyer and **Pamela B. Prine** are co-owners of **Keystone Capital Management Group, LLC**, in Glendale, Arizona. Keystone is an investment and retirement planning firm committed to the growth and protection of their client's assets. Combined, they have over a quarter of a century of experience. As financial advisors they embrace the opportunity to educate, guide and simplify the complex. It is important to help people understand the unique challenges that exist relative to investments and retirement income planning in the volatile times ahead.



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