

# FALL 2019



# TFG ACADEMY

*Complimentary Educational Event Series*

WEDNESDAYS at 6:15 PM

Located at: 305 Spindrift Dr.  
Williamsville, NY 14221

SEPTEMBER **Estate Planning**

# 18

Wealth Management Attorney, **Tom Cannavo**, discusses the 4 Corners of an Estate Plan: *Will, HealthCare Proxy, Power of Attorney and Living Will.*



OCTOBER

# 23

**Economic & Markets Update**

*\*\*\*Special Offsite Event*

The Financial Guys are joined by guest speaker, *recognized Chartered Financial Analyst and CNBC featured commentator, Paul Meeks*, for the Economic & Markets Update hosted at the **Buffalo/Niagara Marriott** off Millers Port Hwy in Amherst.



NOVEMBER

# 06

**Social Security Optimization**

Join **Michael Hoeflich & Ron Reinstein**, Certified Social Security Claiming Strategists as they discuss the many considerations of claiming your social security benefit. *Make sure you are fully informed when making your claim for your retirement income.*

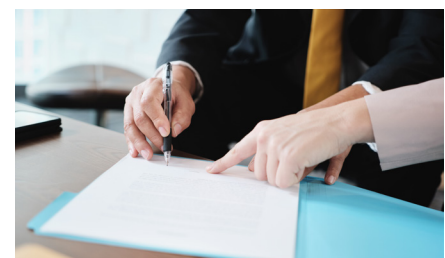


DECEMBER

# 04

**RMD Maximization**

**Charles Sperrazza** discusses options regarding RMD Maximization and how to plan for this income. *Will you spend it? Will you leave a legacy to your family? Will you re-invest to be taxed AGAIN?*



To Register Visit:

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

Or Call:

**(716) 633.1515**

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