

# Kiplinger's

# RETIREMENT PLANNING 2020

**HOW  
MUCH  
YOU  
NEED TO  
SAVE**

SEE OUR  
WORKSHEET  
p22

## YOUR GUIDE TO A SECURE RETIREMENT

- + Follow our 10 steps to retire when you want p8
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*The most critical stretch  
of your investment  
lifetime is retirement.*



Our recent challenges have proven that, if we can change the way we live, we can change the way we invest, too.

The essence of retirement planning is preparing for the unexpected. When you need help with the financial uncertainties of retirement, turn to the experts.

America's Retirement Experts possess the skills and experience to design strategies that allow you to get the most from your later years.

*Meet America's  
Retirement Experts*



## KARLAN TUCKER COLORADO

It has been Karlan Tucker's privilege to serve more than 5,000 retirees over the past 38 years. Many were not financially positioned for a retirement of 20-30 years, so he designed plans for them that protected their savings, preserved their standard of living and provided secured monthly income. He is the Founder/CEO of five firms in the Tucker Financial Group with more than \$4 billion in assets under advisement.

*Investment advisory services provided through Tucker Asset Management, LLC, a registered investment advisor.*



## JOHN O'CONNOR ILLINOIS

John O'Connor has been assisting seniors, business professionals and self-employed people for over 25 years to protect their assets and invest wisely. John has also trained numerous colleagues on insurance products and retirement investing throughout Illinois.

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