

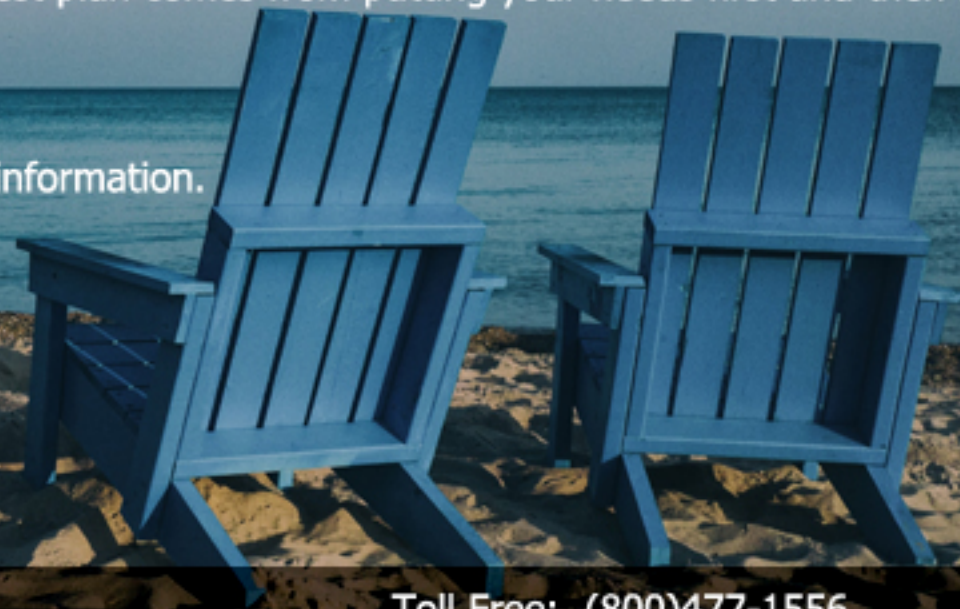
Many people contribute to their IRAs, 401(k)s, and other qualified retirement plans for years without fully understanding the rules, tax implications and options that are available to them – until it's too late. Most of our clients want to learn ways to increase income, reduce taxes, and not run out of money (without market risk or unnecessary fees.)

Under the new rules of 2001 you can better control the taxation and distributions of your IRAs.

- * Stretching Tax Deferral to maximize benefits to an IRA owner and spouse under the New Uniform Lifetime Table.
- * Stretching Tax Deferral to maximize benefits to your children and grandchildren, including guaranteed lifetime distributions.
- * New rarely discussed Stretching options for your Non-Qualified funds.
- * Stretching Opportunities, Never too late and Never too early.

At FMIS we've been serving the Los Angeles area for more than 35 years. We specialize in retirement planning for both those who are retired as well as those looking to plan for retirement. We offer a client focused system where we examine your goals first. We believe that the best plan comes from putting your needs first and then finding the best solution to meet those goals.

Contact my office for a free consultation and more information.



Shane Malek
Financial Marketing & Insurance Services Inc.
14401 Gilmore St #100
Van Nuys, California 91401
www.fmisinc.com

Toll Free: (800)477-1556
Office: (818)382-1830
Cell: (310)560-4265
Fax: (818)382-1834
CA Lic.# 0643485