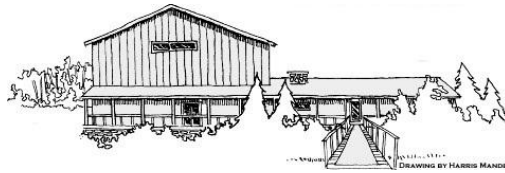


Friends of The Putnam Valley Library



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How do taxes
fit into your
retirement
planning?



Learn how to help reduce the effect taxes can have on your retirement income.

Join us for a FREE program at the Putnam Valley Library

November 29th at 7:00 pm

**Putnam Valley Library – Community Room
30 Oscawana Lake Rd. Putnam Valley, NY 10579**

Retirement isn't what it used to be – especially with people living longer and spending more of their lives as retirees. With fewer companies offering pensions, and Social Security facing an uncertain future, the way we fund our retirement is changing too. Tax rates may be low now, there's no telling where they'll be in the future or how they'll impact retirement income. How can you keep more of the savings you've worked for?

Join us for a free seminar and hear some ideas about:

**Why you should tax diversify your retirement portfolio.
Where your retirement income may come from.
What impact taxes can have on your retirement lifestyle.
And more...**



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