

planning

It all starts with a solid plan

Everybody has a dream for their future. Like being able to afford a college education for your children, buying a vacation home, or living a worry-free retirement. Maybe even all three! Whatever your goals – or how far away you are from achieving them – the place to start planning is right here with us.

Prepare for your child's future

We understand how important it is to send your child to college – as well as how expensive a college education can be. That's why it pays to do a little "homework" now, so that you'll be prepared when the time comes. We'll help you come up with a clear idea of how much you'll need and build a plan that can help you work toward your goals.

Prepare for the retirement you deserve

Whether your retirement is decades away – or within the coming years – there's no better time to make sure you're prepared than right now. Participating in your employer's plan is a good idea. But to really work toward the kind of retirement you may have dreamed about, it may take a little more. We'll discuss the opportunities available to you and help you determine which **IRA** may be best for you. For example, the potential for tax deferral on any earnings* that a **Roth IRA*** provides might be appropriate for your needs. By just sitting down with us, you'll get a better sense of how to prepare for the future.

Living in retirement

If you're already retired and want to turn your retirement savings into steady income, we may be able to help. We'll show you how you may be able to maintain your lifestyle – and provide added financial stability for loved ones – with investment strategies that can help keep your hard-earned money working for you while retired.**

Keep more of what you earn

No matter what your goals, keeping more of what you earn can go a long way in helping you pursue them. We can help you manage your taxes with recommendations that offer potential **tax deferral** benefits, which means gains from tax deferred investments are taxable as ordinary income upon withdrawal.

There are also other important opportunities that we will share with you that can help you pursue more of your dreams – and what you may need as you prepare for retirement. For instance, a good example of a long-term investment vehicle would be **Fixed Annuities**, which help with retirement funding and estate planning. With these, guarantees are based on the claims paying ability of the issuing company and withdrawals made prior to age 59 are subject to a 10% IRS penalty tax and surrender charges may apply. **Variable Annuities** may also be suitable for long-term investing such as retirement investing, however they are also subject to market risk and may lose value. And let's not forget the importance of Mutual Funds from companies you know and trust, which are a good choice for many people because they can be used for education, retirement, or matching investment objectives that align with your goals.

Get started today, ask us how.

When it comes to planning your future, the best time to make sure you're on the right track is now. A GIS Investments & Insurance Financial Consultant will take the time to listen and help you better understand where you are now, where you want to be, and what may be the right strategy to help you get there.

Meeting with a GIS Financial Consultant couldn't be any easier – and it's complimentary! Just stop by your nearest Astoria Federal branch today.

We're ready to help.

* The Roth IRA offers tax deferral on any earnings in the account. Withdrawals from the account may be tax free, as long as they are considered qualified. Limitations and restrictions may apply. Withdrawals prior to age 59 may result in a 10% IRS penalty tax. Future tax laws can change at any time and may impact the benefits of Roth IRAs. Their tax treatment may change.

** No strategy assures success or protects against loss

†† Variable annuities are suitable for long-term investing, such as retirement investing. Withdrawals prior to age 59 1/2 may be subject to tax penalties and surrender charges may apply. Variable annuities are subject to market risk and may lose value.

††† Investing in mutual funds involves risk, including possible loss of principal.

