



Investment advisory services offered by Wesley Wood through Key Capital Management, Inc.

Annie and Carson, are avid Ole Miss fans.

He is a graduate of the University of Mississippi and he and his wife and children, Susannah, rewards of a well-planned retirement.

Mistakes Retirees Make With Their Finances." He is dedicated to helping clients reap the audience presentations on investing for income and covering many other topics such as distribution, tax-savings strategies, maximizing Social Security benefits and "Most Common Wes strives to educate clients on how to invest conservatively and has given hundreds of years running.

Advisor" and his firm, Wood Financial Group, has won the "Best Investment Firm" for three Retirement Income Doctor." He's a three-time winner of Sumner County's "Best Financial Company and FBN's Willis Report and he hosts a weekly radio show on 1510 WLAC, "The featured in The Tennessean. His recent appearances include Fox Business News' Varney & markets and investments. He has frequently guested on radio shows nationwide and been and national credibility as a media-savvy financial professional with a robust knowledge of Wes built his career on helping people grow their wealth, in the process of earning local, regional over 1,000 clients.

Wes Wood is the founder and president of Wood Financial Group. His background includes more than 16 years of working with individuals who are approaching or in retirement. He launched Wood Financial Group in 2006 and has since grown his business to two offices and

## YOUR HOST: WES WOOD

1510 AM  
98.3 FM/1510 AM  
98.3  
TALKRADIO  
WLAC TALK RADIO

12:00 p.m. - 1:00 p.m.  
Every Saturday  
AIRS WEEKLY



As Seen on:

*You Are Invited!*

# IMPORTANT EDUCATIONAL CLASS: HOW THE NEW ADMINISTRATION COULD IMPACT YOUR RETIREMENT PLANS IN 2021...

FIND OUT WHAT YOU NEED TO KNOW ABOUT THE NEW TAX  
LAWS AND HOW TO HELP AVOID THE LARGEST IRS PENALTY

*Join us at*

**Vol State Community College**

*You're invited to a very timely educational event*

# HOW THE NEW ADMINISTRATION COULD IMPACT YOUR RETIREMENT ACCOUNTS STARTING IN 2021...

New Tax Laws, a New administration, a New Senate and Congress. Recent changes to qualified retirement accounts and IRS mandated Required Minimum Distributions (RMDs) bring advantages and disadvantages. Some changes have the potential to be beneficial; however, you must make sure you are working with the current and up-to-date information so you can help avoid costly mistakes.

## MAKE SURE YOU UNDERSTAND THE NEW LAW

As of 2021, the new law mandates you start taking RMDs from your qualified retirement accounts once you reach age 72. The new provisions can be complex, with unforgiving consequences. Make one small error and you and/or your heirs could be hit with severe penalties. This presentation will bring clarity to how the new changes impact your retirement and how to help avoid IRS problems.

### TOPICS WE'LL COVER INCLUDE:

- What is an **RMD**, and why are millions of Americans caught off guard?
- Strategies for dealing with **New Capital Gains Tax Rates**
- **Income Strategies** in today's low interest rate environment
- How to **calculate your RMDs** considering the new law
- How the **age change and the timing** for RMD withdrawals could affect you
- Whether **Roth conversions** make sense considering the latest changes
- **Tax-Saving Strategies** under the new administration
- Asset allocation strategies to help you **avoid cannibalizing your principal** when you are taking RMD distributions

*Make sure your RMD strategy is optimized best for you.*

*Find out what you need to know to help avoid the 50% IRS penalty!*

*This complimentary educational event is provided as a public service and comes with no obligation.*

### *Dates, Times & Location*

**THURSDAY**

January 21, 2021

2:00 p.m. - 3:00 p.m.

**TUESDAY**

January 26, 2021

6:00 p.m. - 7:00 p.m.

**Vol State Community College**

1480 Nashville Pike | Gallatin, TN 37066

*Your health and safety amid the Covid-19 Pandemic is very important to us.*

*In addition to supplying additional masks and sanitizing provisions, social distancing will be enforced.*

*We will be following all CDC guidelines at the time of the event for your comfort and safety.*

TO RESERVE YOUR SEATS, PLEASE CALL **(000) 000-0000** (TOLL-FREE, 24 HOURS)

OR ONLINE AT: **WWW.YOURSVP.COM**

AND ENTER CODE **ABCDEF**