

Understanding 403(b) Regulations

While sponsoring an employee retirement plan has its challenges, there are an array of strategies and solutions that can help your plan to be more successful.

Please join us for a complimentary seminar discussing this important topic.

Presented by:

Lawrence A. Heller, A.S.A., E.A.

Director, Employee Benefit Services

Becher, Della Torre, Gitto & Company, CPAs

Michael S. Burke, CEBS

Director of Sales - Retirement Services

Principal Financial Group

Hosted by:

Patrick F. Giblin, CFP®, CIMA®

Financial Advisor

Smith Barney

Date: **Thursday - April 2, 2009**

Time: 9:00 a.m. - 10:30 a.m.

Place: **Smith Barney - Penn Plaza Branch**

One Penn Plaza (34th St. b/t 7th & 8th)

43rd Floor, New York, NY 10119

RSVP: **Required by March 30th to**

patrick.giblin@smithbarney.com

Breakfast will be served.

Please call (212) 643-5762 with questions.

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