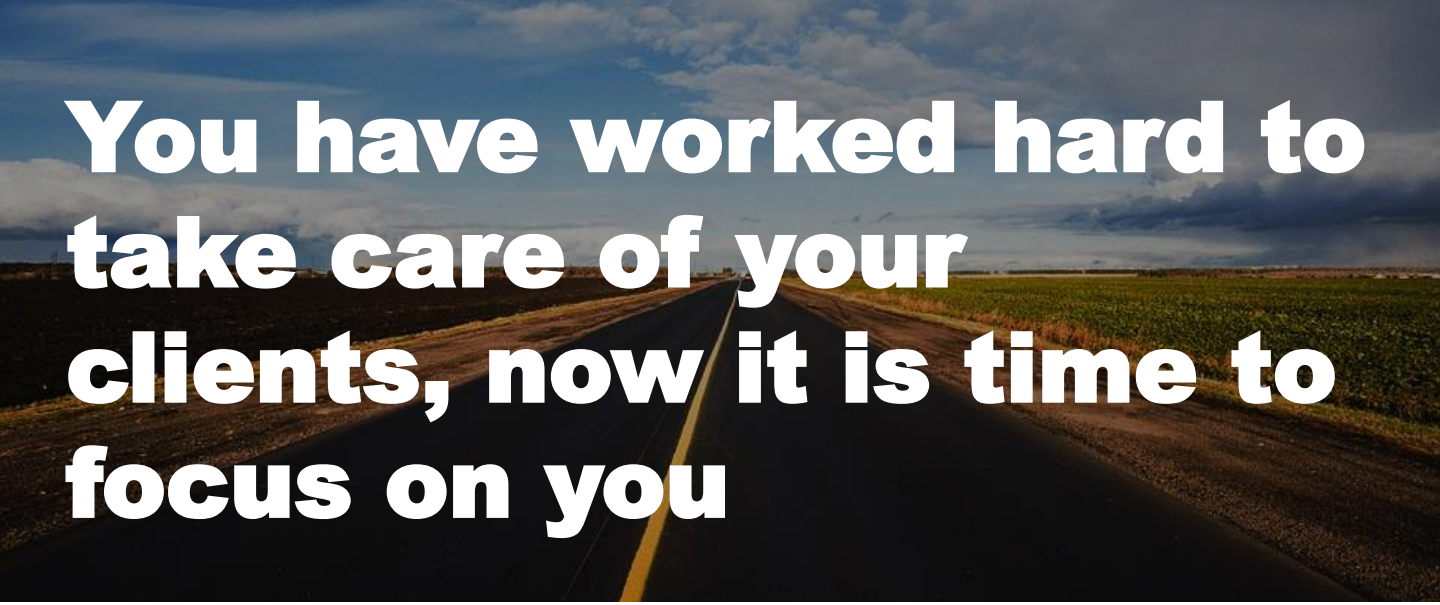




Road 2 Retirement

Protecting clients is your job, planning your successful retirement is ours

**Senior Marketing Specialists
JK Financial**



You have worked hard to take care of your clients, now it is time to focus on you

Unlike the rest of the workforce in America, you do not have an employer to set up your 401K or other retirement plans...until now.

Senior Marketing Specialists and JK Financial have joined to offer insurance agents and agencies options for their retirement with contributions.

As a partner with Senior Marketing Specialists, we will help you fund your retirement plan while producing with SMS.

Available to agents directly contracted with Senior Marketing Specialists in the following states:

MO, IA, IL, KS, CO, GA, NE, & TX

How it works

Open your account

\$250 initial investment starts your retirement account. You will have your choice of account types and allocation options.

Self Fund

You have the ability to fund your account at your will. No monthly minimum requirements or obligations.

SMS Funding

Once you hit certain production or criteria with Senior Marketing Specialists, SMS will add additional funds directly to your account.

50 Applications = \$50 Deposit

For every 50 qualifying applications you submit with Senior Marketing Specialists, you will receive a \$50 deposit directly into your retirement account.

Qualifying Applications:

- Medicare Supplement
- Final Expense
- Dental / Vision / Hearing
- Home Health
- Short Term Care / LTC
- Annuity

Please note due to CMS regulations, Medicare Advantage (Part C) and Prescription Drug (Part D) applications cannot participate in the program. ACA enrollments are also non-qualifying.

FAQ



How much does it cost to open an account?

\$250 initial investment starts your retirement account. The \$250 is yours and there are no fees or costs to open the account.

Is there a minimum amount I have to contribute every month?

No. You can put as much or as little in each month. There is no required minimum monthly deposit.

What is the annual maximum I can contribute?

\$5,500 is the annual maximum.

What kind of account is it?

You have your choice of account types, such as a Roth IRA, traditional IRA, and others depending on your needs.

Who is in charge of my money?

The money is yours and your account is personal, regardless of your employment situation. JK Financial will help you oversee your funds and allocations.

I already have a retirement account, can I participate?

Yes. You can either start a new account or roll over your account to a new one through JK Financial.

I have a 401(k) from an old employer. Can you help me?

Yes. We can show you options on how to roll over those funds to a new account.

Where does my money get invested?

Based on your objectives and risk tolerance, your advisor will help direct you in the most appropriate options



Ready to invest in yourself?

Step 1:

Contact your Sales Director and let them know you are interested in *Investing in Yourself!*

Step 2:

JK Financial will contact to review the program in greater detail and send you all the necessary documentation to get started.

Step 3:

Return the paperwork and start focusing on your retirement.

We look forward to helping you retire

Senior Marketing Specialists can:

- Provide additional training and educational opportunities
- Contract you with the most competitive carriers
- Support you and your office staff
- Create marketing plans
- And more...



(800) 689-2800

DISCLAIMER: The content herein has been prepared for informational purposes only and does not constitute an offer to purchase or sell investments. Investments in securities involve a high degree of risk and should only be considered by investors who can withstand the loss of their investment. Because investors situations and objectives vary this information is not intended to indicate suitability for any particular investor. This material is not to be interpreted as tax or legal advice.

Securities offered through Concorde Investment Services, LLC, member FINRA (www.finra.org) / SICP (www.sipc.org). Advisory services offered through Cutting Edge Advisors. JK Financial, Senior Marketing Specialists, Cutting Edge Advisors and CIS are all independent of each other.