Good morning/afternoon/evening and welcome to today/tonight's presentation which is about creating retirement confidence. My name is <<NAME>> and I'll be your host today/tonight. Whether you're already retired or still a few years away from retirement, all of you have financial goals you want to achieve and lifestyles you want to maintain.

While your individual goals and lifestyles may be different, you all face a similar set of challenges. Today/tonight we'll talk about those common financial challenges and how we can help you address them.

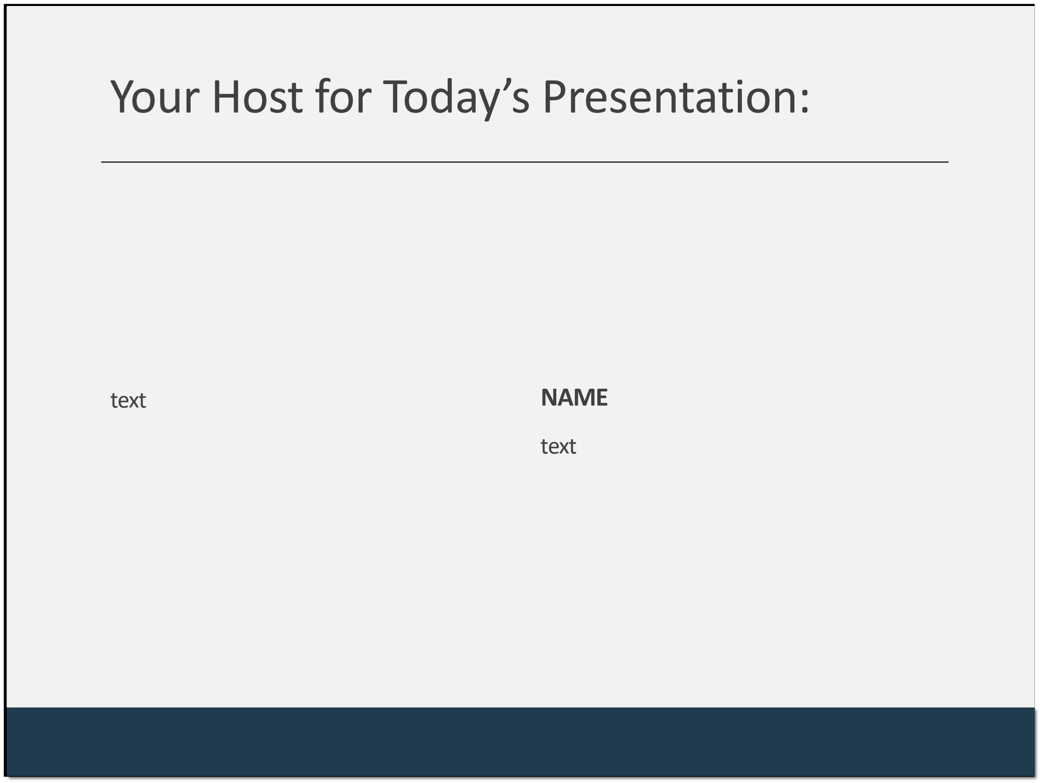
I'm going to cover this in more detail throughout the presentation today/tonight but one of the biggest and most important challenges is making sure you don't outlive your savings. When I work with my clients, that's the #1 concern I hear over and over from them. "We want to make sure we have enough money to last for the rest of our lives!"

We have a lot of information to cover today/tonight so I'm going to ask you to hold your questions. You'll see in front of you a folder with some information about me and my firm as well as some note paper. Jot down any questions you have as we go through the presentation. I'll be staying after today/tonight's presentation and am happy to speak with you about your specific questions.

I'll make myself available for a 1-hour complimentary appointment to review your individual situation, if you'd like. There's no obligation for you to do so if after the presentation, you feel comfortable about your retirement plan.

I'd welcome the opportunity to meet with you for an hour over the next week or 2, but whether or not you make an appointment, thank you for attending.

You'll also see an Evaluation Form inside the packet. At the end of today/tonight's presentation, I'm going to ask you to complete it to provide feedback as to the information you heard here today and to how I did as your speaker. The Evaluation Form is also where you'll indicate your interest in setting up our appointment. I'll talk about that again at the end of the presentation.



As I said, my name is <<NAME>>.

Insert Custom Biography based on advisor/agent’s background

Important Information

This presentation is designed for informational purposes only. We are a financial services firm helping clients prepare for retirement through the use of insurance and annuity products (if in AR, TX, CA, add state insurance license #). We are not affiliated with or approved by any government agency or organization.

Throughout the presentation, we may generally discuss different financial vehicles; however, nothing I say should be construed as a recommendation to buy or sell any financial vehicle, nor should it be used to make decisions today about your financial situation.

All investments are subject to risk including the potential loss of principal. No investment strategy can guarantee a profit or protect against loss in periods of declining values. Insurance and annuity product guarantees are backed by the financial strength and claims-paying ability of the issuing insurance company.

This presentation is not intended to provide specific legal or tax advice and cannot be used to avoid tax penalties or to promote, market, or recommend any tax plan or arrangement. Please note that we do not give legal or tax advice. You are encouraged to consult your tax advisor or attorney.

At the end of the seminar, you will be provided an opportunity to visit with us one-on-one to discuss your specific circumstance in a private, comfortable setting. There is no obligation to you for this visit.

Today/Tonight's information is intended as basic financial information, not as specific advice for anyone's situation. I'm providing it for educational purposes only. If what I say here interests you and you'd like to discuss how it does pertain to your specific circumstances, I'd encourage you to schedule an appointment with me. During that appointment, we can discuss in more detail your personal goals and concerns.

What Are You Worried About?

- Not having enough money to last in retirement?
- Not being able to maintain your standard of living?
- Not being able to afford medical costs in the event of a serious illness or accident?

When it comes to retirement, while we may all have different goals and lifestyles, we share some of the same concerns. There's probably a good chance you're worried about 1 or more of these.

Do you have enough money to last in retirement? None of us knows exactly how long we'll live. How can we create a plan that ensures our money lasts as long as

Will you be able to afford the costs of an extended illness, injury or accident? The costs associated with long-term care are quite high and can rapidly deplete a lifetime of savings. What can we do to protect ourselves against them?

You worked hard over the course of your life. You saved and you sacrificed with the goal of having a certain lifestyle in retirement. None of us want to wake up one to day to realize we can no longer afford the lifestyle we thought. What can you do to make certain you can maintain your standard of living?

What makes these financial challenges even more difficult is that the retirement landscape has changed.

The Retirement Landscape Has Changed

Past	Today
• Worked career for same employer	• Worked career for multiple employers
• Pension	• Little or no pension
• Social Security	• Social Security
• Some additional personal savings	• 401(k) or other retirement plan
	• Some additional personal savings

You face a different set of realities than your parents did. Let's take a look at how exactly the retirement landscape has changed.

In the past, most folks worked at the same job and same company for their entire career. There's a good change they had a pension which provided them with guaranteed income for the rest of their lives.

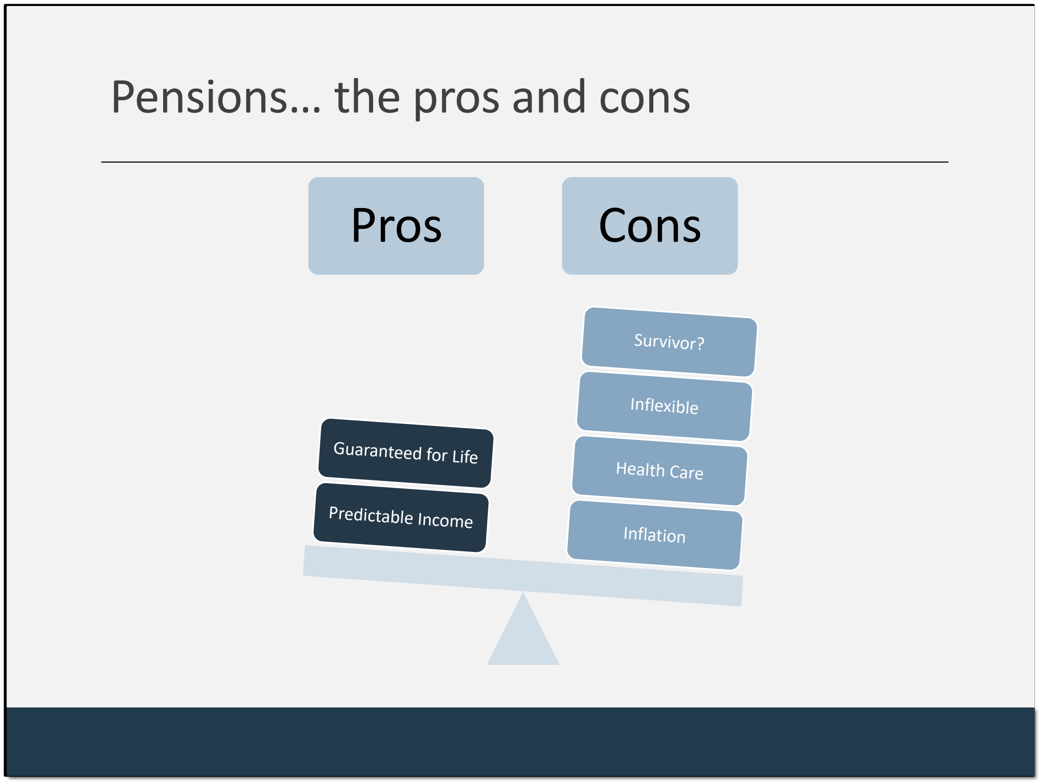
Of course, they had their Social Security. In all likelihood, they went down at age 62, as early as they could, and filed for their benefits. They probably didn't do much by way of planning around their Social Security, which is something we'll talk more about shortly.

They probably had some personal savings, but the bulk of their retirement income was guaranteed in the form of their pension and Social Security.

Things don't look like that today. Many of you may have worked for multiple employers throughout your career. While some of you may be lucky enough to have pensions, may of you don't have.

Social Security is still there to provide guaranteed income but for most of you, it won't be enough to live on.

You likely have a retirement plan at work…whether it's a 401k or IRA or 403b. Hopefully you've contributed to that over the years and it's seen some growth. And then you probably have some additional savings outside of your retirement plan.



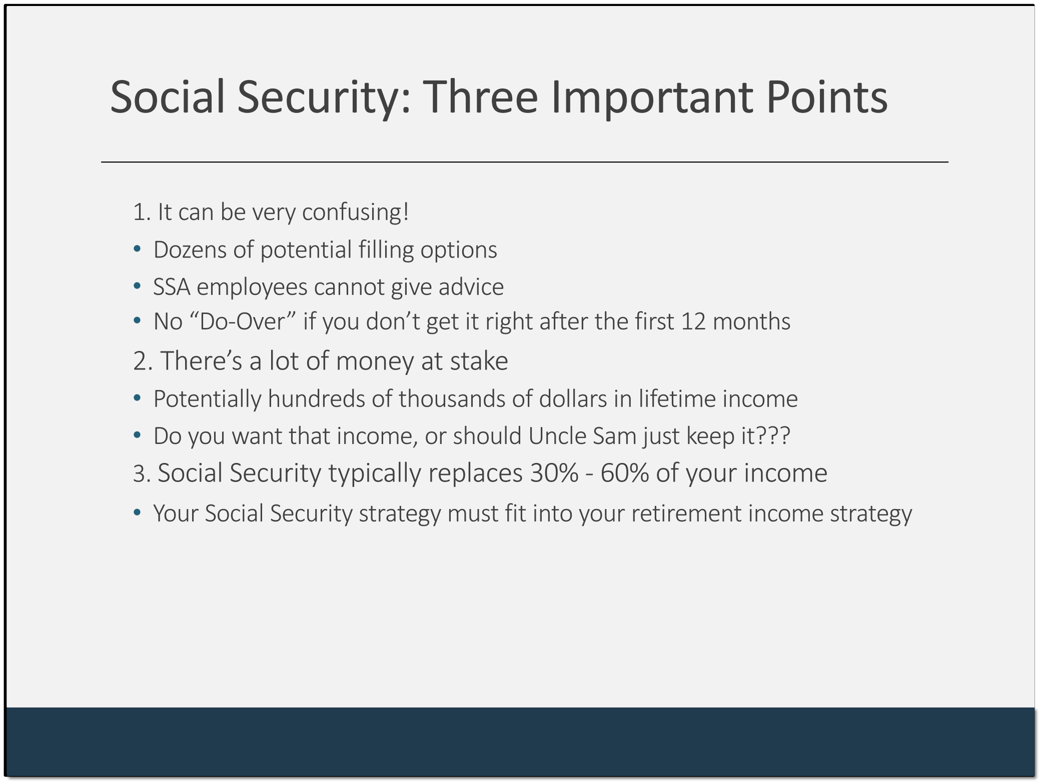
Like most financial vehicles, pensions have pros and cons. On the good side, pensions provide guaranteed income for life. It's predictable because you can count on that check every month for the rest of your life….assuming of course that the company or city/state/municipality providing that pension is in good financial shape. That can be a big assumption in some cases!

But pensions aren't perfect. While some pensions continue to pay to a surviving spouse, some do not. That can create a situation where your income could suddenly drop for the surviving spouse.

What if you have a health care event? Can you call up the pension and ask for a cash distribution? No, you can't. You'll continue to get the same check every month. There's a certain lack of flexibility there in the event of an emergency.

And lastly…and this is important. Most pensions continue to pay you the same amount of money for the rest of your life. But what about inflation? Do the goods and services continue to cost the same year after year after year? They don't, do they? That's inflation. Think about how much you paid for your first car versus the last car you bought.

Think about how much a loaf of bread or a gallon of milk cost when you were a kid. If your income isn't keeping pace with inflation, your lifestyle could be impacted because your income isn't going to go as far.



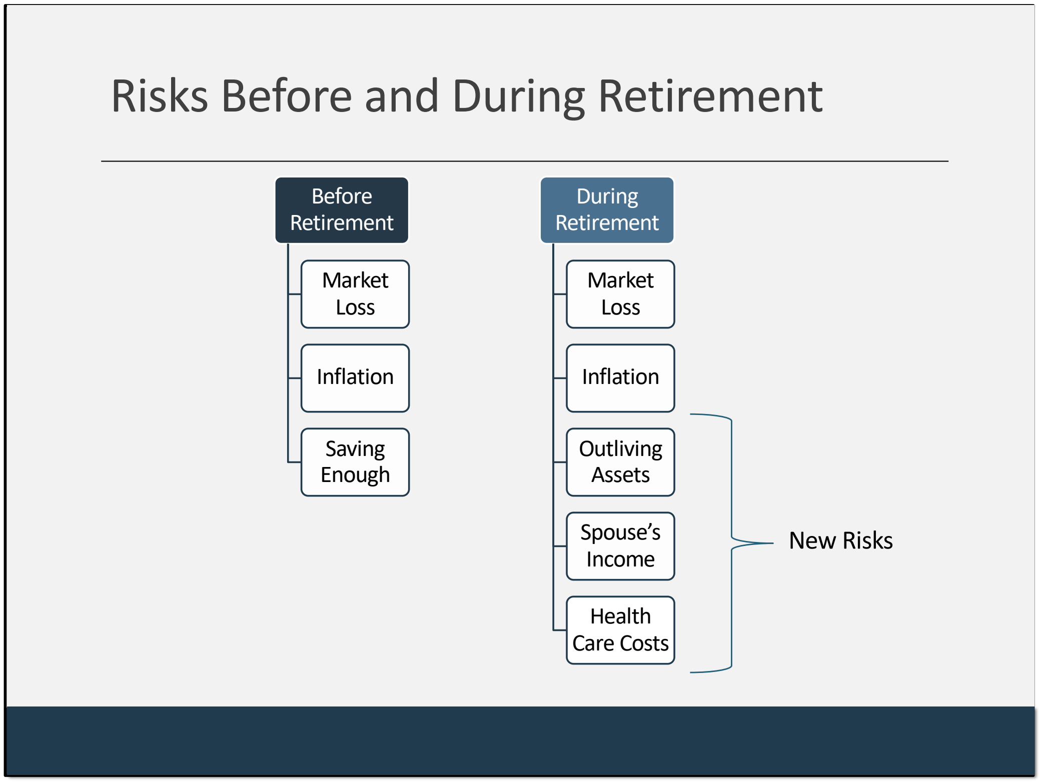
When you come in for your appointment, we're going to help you put a Social Security filing plan in place, but I want to discuss briefly 3 important points about Social Security.

First…It's confusing. And when I say it's confusing, I mean incredibly confusing. If you're married, there are over 567 different combinations of how and when you can file for your benefits. To make matters worse, Social Security's employees can't give advice. It's right in their handbook. They can't give advice. I'm a financial professional that can provide information and help guide you. There could be as much as thousands or even tens of thousands or even hundreds of thousands at stake over your lifetime. Unlike in the past, you don't get a Social Security do-over. If you make a filing mistake, your stuck with it.

Second, there's a great deal of money at stake. Most of us only think about small changes in our monthly benefit amounts. Well, that's very misleading. There's potentially hundreds of thousands of dollars in lifetime income at stake. I'm not a mind reader but I'm guessing most you here today/tonight would rather see that income in your Social Security checks than have Uncle Sam keep it!

Last point…and this relates to what I talked about a few minutes ago. Social Security will provide some but not all of the income you need in retirement. Even with proper planning, it's not going to be everything you need. How much of your income it will replace depends on your personal circumstances, but it's likely to be somewhere in the neighborhood of 30% - 60%.

A good Social Security plan is just a part of your overall retirement income strategy, which is all about creating that sense of retirement security and peace of mind.



I've used the term "retirement income strategy" a few times today/tonight. What exactly do I mean by that? I think this slide will answer that questions.

Most of us spend our working years thinking about our retirement plan. How much money can we accumulate? Let's build the biggest nest-egg we can and then we'll live off it. Our plan is focused on growth and accumulation, as it should be at that time of our lives.

Before we retire, we face a few risks…

Market loss is a big one.

We have to worry about inflation over the long-haul. I talked about that earlier.

And we have to worry about whether we're saving enough. It's a tough balance. We all have bills to pay and we try to balance our current spending with saving enough to fund our retirement lifestyle.

When we retire, we face 2 of those same challenges…market loss and inflation. For market losses, we just don't have the same amount of time to recover from them. For inflation, we have to worry if our retirement income will keep pace with it or not.

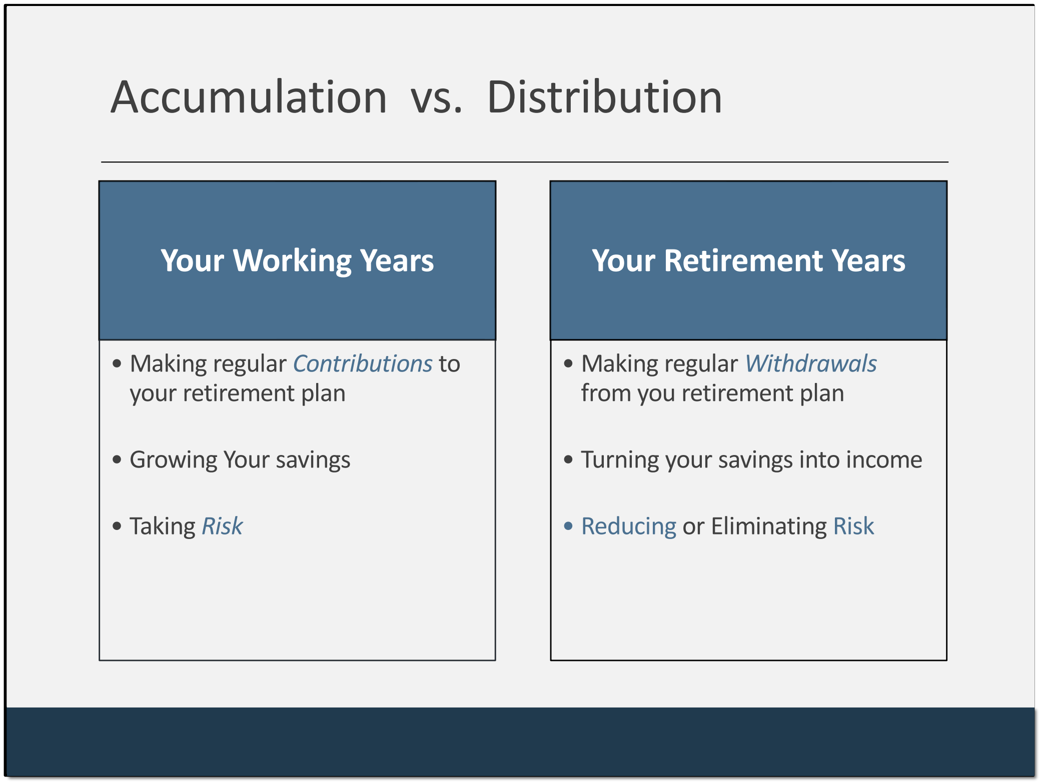
But we also face new challenges.

Outliving our assets…None of us has a crystal ball to predict how long we'll live, and if we're married, how long our spouse lives. It's not enough to be able to say you won't outlive your savings. What about your spouse too?

Will your husband or wife's income remain the same when you pass away? Grieving for a lost spouse can be hard enough without having to worry about your retirement security to boot.

And then finally, there are health care costs. Here in our home state of Massachusetts, a home health aid would cost approximately $62,000/year. Staying in an assisted living facility costs $54,000/year. And a 1 year stay in a private room in a nursing home costs $108,408/year. That's data from a leading provider of long-term care insurance.
It wouldn't take long for most people's savings to be depleted if they needed that kind of care. Could your retirement plan withstand that kind of financial pressure?

(*https://www.genworth.com/aging-and-you/finances/cost-of-care.html*)



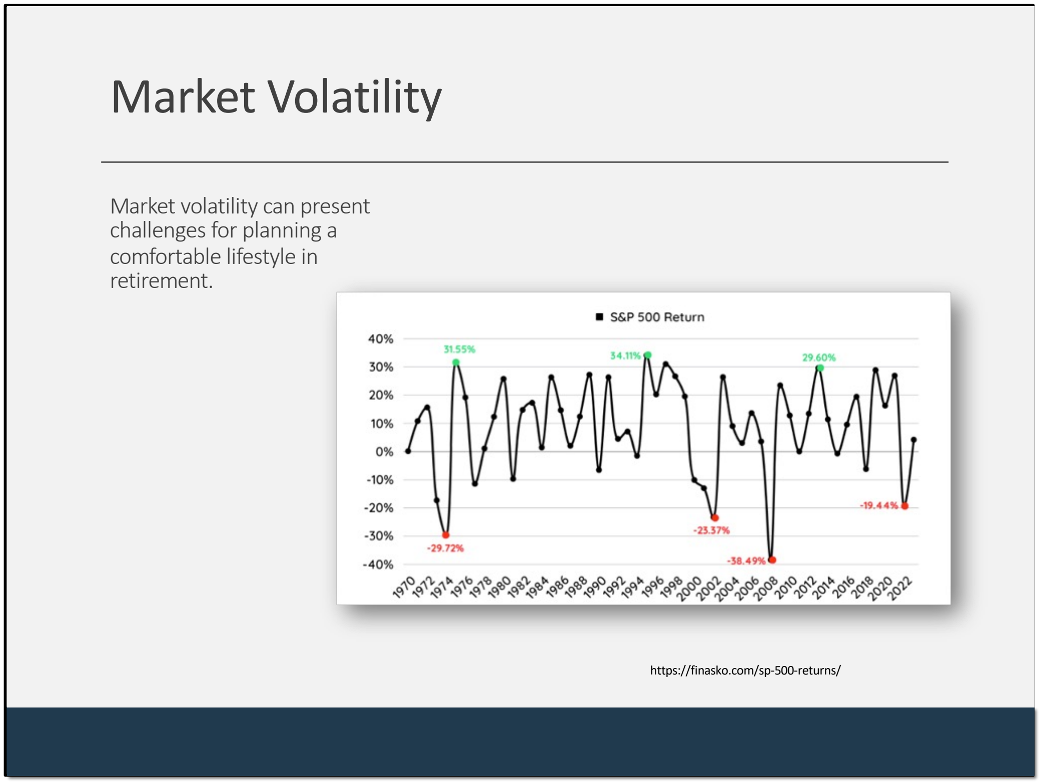
Another way to think about the difference between your working years and your retirement years is to think about the difference between accumulation and distribution.

Accumulation is what you've down up until now. That's making regular contributions to a retirement plan. Trying to grow your savings. Probably taking some risk in your portfolio to try to get that growth. Many financial professionals really focus on the accumulation phase. Some of you may have an answer, and if you do, that's great, but it's critical to have a financial professional that really understands the difference between accumulation and distribution.

During your retirement years, it's no longer about accumulation. It's about distribution. It's about creating that income stream for yourself. During our working years, we're very focused on how big our account balances have grown. But it's not just about how big your balance is. It's about how and how much income you can create for yourself.

During your retirement years, you're making regular withdrawals from your savings. You're converting those savings into income. And…this is important…You're trying or you should be trying to reduce or eliminate risk.

Your retirement years are not the time for risky strategies.

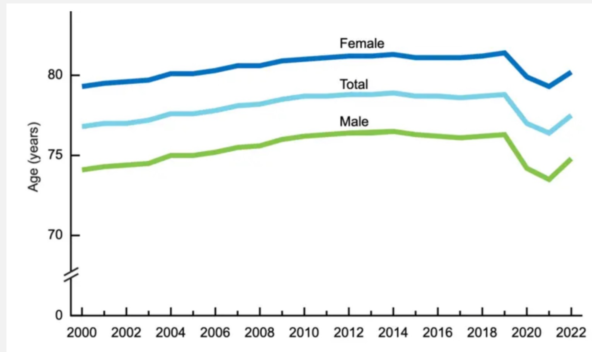


One key risk to your retirement is market volatility. The market goes up and down, it does not go in a straight line. It's irrelevant maybe while you're not taking money out of the account, but when you start pulling money out of the account, you don't want to be in that sort of a position. You don't want to be in a situation where you're looking at it and saying oh my gosh my next distribution is my last distribution.

Living Longer

While living longer is a blessing, it can pose a significant risk to your retirement strategy if you don't plan accordingly.

The chart illustrates the life Expectancy in the United States at selected ages, by sex*



https://smarthernews.com/u-s-life-expectancy-is-recovering-but-is-not-at-pre-pandemic-levels/

Another risk you will face is longevity….

Let's spend a few minutes talking about income…specifically retirement income because that's our main focus here today/tonight, and the main focus of how I help my clients.

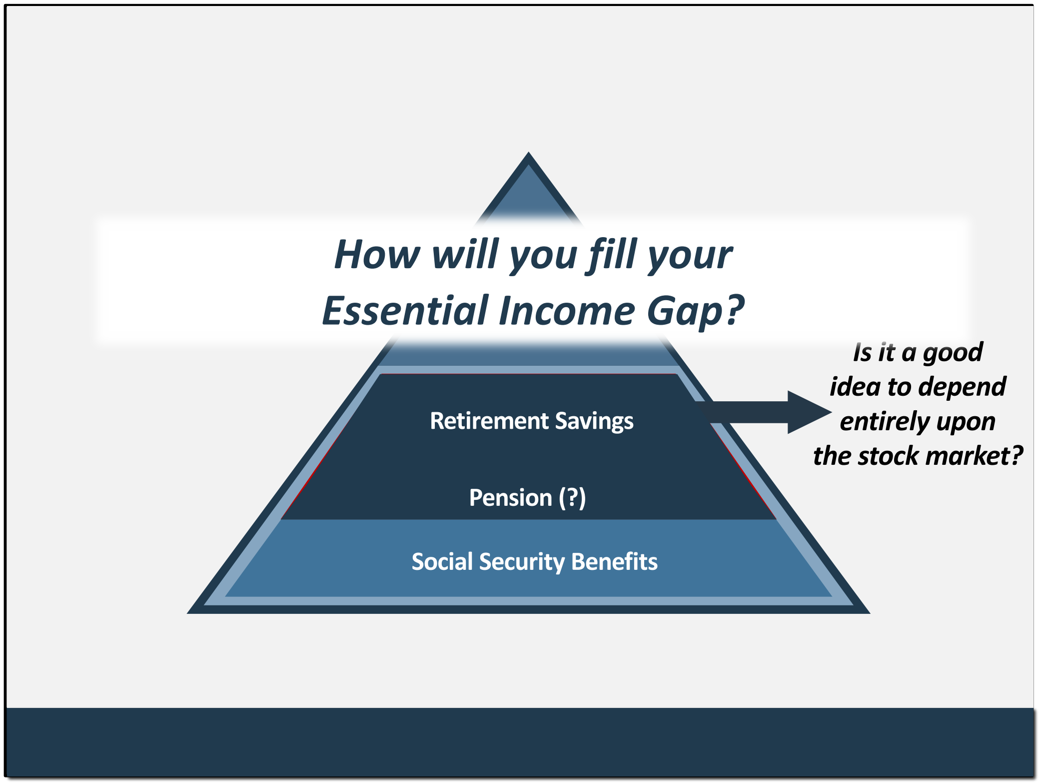
In retirement, there are 2 kinds of income. There's essential income and there's discretionary income.

Essential income is the foundation of your income pyramid. Essential income covers the most important expenses of your retirement…the things you can't live without like your food basics, your home including a mortgage, real estate taxes, upkeep expenses. It covers health care costs, gas for your cars and everything else that is essential to your life.

Then there is discretionary income. Those are the things you'd rather not live without but could if you absolutely had to. For example, vacation or travel expenses, going out to dinner, maybe your golf membership, going to the movies. You could also think of them as your lifestyle expenses.

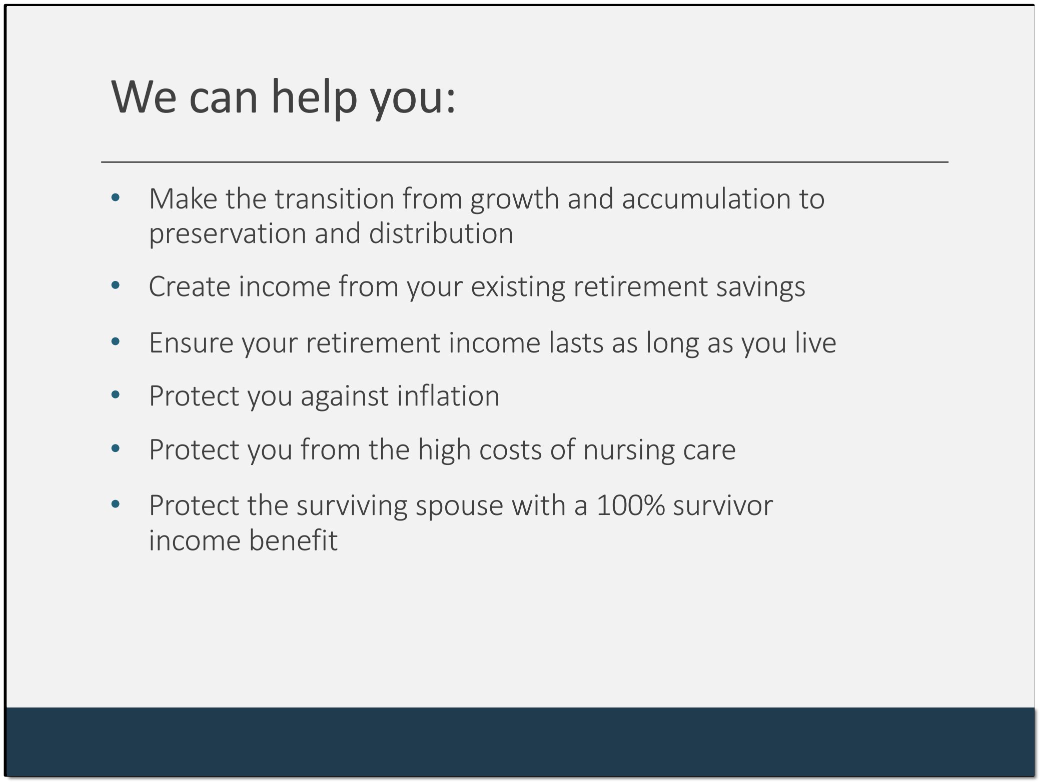
Let's focus our discussion on your essential income. I hope we can agree that's the most critical piece of your retirement income strategy. I believe it makes the most sense to fill your essential income with guaranteed sources such as:

- Your Social Security Benefits
- Pension income, if you're fortunate enough to have it
- What doesn't come from those 2 sources will have to come from your retirement savings.



Is it a good idea to rely on investments that have market risk to fill that essential income gap? Or does it make more sense to look at solutions that can provide guaranteed income?

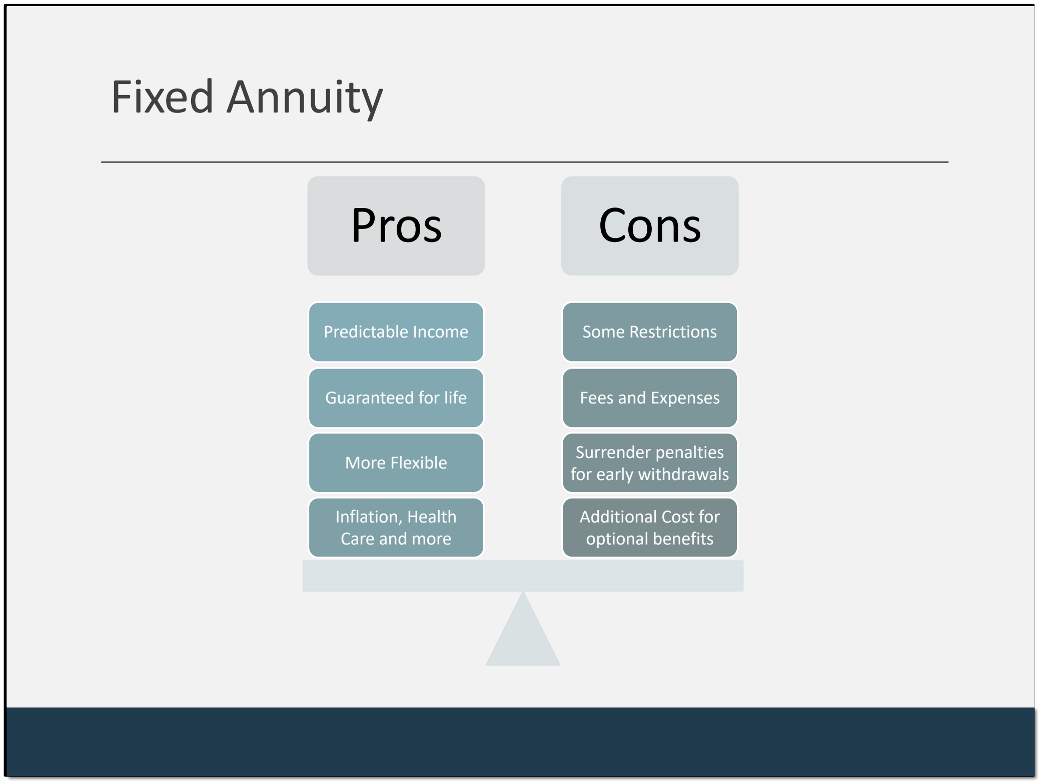
That's a very important question, and I hope the answer is clear. When it comes to providing for your essential income in retirement, I believe we should be looking at solutions that have guarantees and can provide you with guaranteed income for the rest of your life.



As I said in my opening comments, I make myself available for a one-hour complimentary appointment to all of you here today/tonight who would like to come in and spend an hour talking about your retirement income strategy.

Here are the most important ways I help my clients, and how I may be able to help you.

- The first is helping you make the transition from the growth phase of to the income phase
- The second is working with you to identify what assets are best used to create that essential income
- We're all living longer lives, which means we're going to spend more years in retirement. Your income must last as long as you do!
- If you're married, we want to make sure your strategy will provide for your spouse's income without a change in lifestyle
- And you need to protect yourself against inflation so you can maintain your lifestyle



When we talk about creating guaranteed income from your savings, one solution available is called an annuity. I'm going to talk in more detail about it on the coming slides, but I want to discuss briefly some of the pros and cons of annuities.

Some of you may have heard of them, or even own an annuity. There are several different kinds of annuities, one specific kind of which I'll talk about in a minute but before I do that, as I said, I want to review the pros and cons.

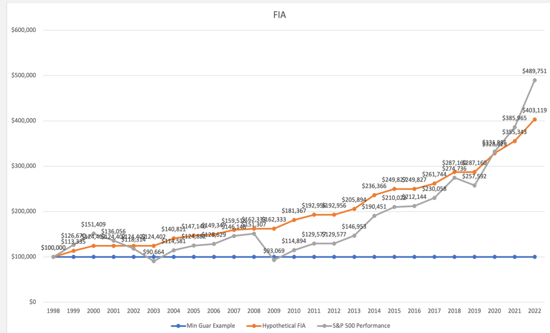
Annuities can be used to create guaranteed predictable income for the rest of your life. Unlike what you may have heard, some annuities are very flexible so you can access your money even while you're taking income. And some annuities have features that can help protect against inflation and provide additional income in the event of a health care event or confinement to a nursing home.

On the flip side, there are some restrictions with annuities. They are not designed to put money in where you might need all of that money back in a short period of time. For example, if you wanted to buy a new house, you wouldn't put the money for a down payment in an annuity.

“A Tale of Three Lines”

Each Year If the Index Rises (on annuity anniversary):
Index gain may be credited as interest, subject to a limit

When the Index Declines:
No decrease in account value or credited interest (rider charges still assessed)



The orange line represents a hypothetical FIA with a 50% participation rate.
The blue is the minimum guaranteed value, of 0%.
The gray line represents the S&P 500.

This example is not intended to portray a specific fixed index annuity from a specific insurance company. It is for hypothetical purposes only. Actual results, including any interest crediting, the performance of the S&P 500, and other terms and conditions could vary from this hypothetical illustration. Limitations and restrictions apply to fixed index annuities, including on withdrawals, full contract surrenders, market value adjustments, as well as other provisions. Taxation consequences may apply in addition to specific policy provisions. Consult a qualified tax professional. Before purchasing any specific fixed index annuity, you should read carefully and understand all specific policy provisions. Consult the services of a licensed and qualified insurance professional prior to purchasing any specific product.

I want to talk for a few minutes about 2 different philosophies for how you can approach your retirement savings. But first, let’s look at this chart.

On the vertical axis, we would have account values. On the horizontal axis would be the l year.

The yellow line represents a hypothetical FIA with a 5% cap.

The blue is the minimum guaranteed value, of 0%.

The green line represents the S&P 500.

The Power of Locking in Your Growth

What about retirement income?

That covers part of the story. The part about how you can conservatively grow your money without the same risks that the S&P imposes on you.

But what about creating retirement income? How do fixed index annuities provide retirement income?

That's a great question. Many fixed index annuities offer an optional feature that can provide you a guaranteed income stream for the rest of your life, and in some cases, if you're married, for the rest of both of your lives.

You can take income under an income rider, which costs extra, and can start and stop. However, with this added flexibility comes the potential for the lifetime income stream to be negated. If you take income above and beyond the amount dictated by the rider, the annuity could run out of money.

If we bring this all together, a fixed index annuity provides principal protection. You can't lose money due to market loss, since your money is never invested in the market. The index is merely a benchmark used by the insurance company to calculate how much interest to credit your annuity. Once you receive that growth, you can't go backwards.

And if you add the optional lifetime income benefit, you can receive guaranteed income for the rest of your life.

GTD income for life is also available via annuitization, which does not have a fee, but is more restrictive in nature than the income rider.

Principal Protection, Retention of Growth, Guaranteed Lifetime Income

Managing Your Estate Plan

Managing Your Estate Plan

Why Do We Need A Plan?

To Help:

- Management of Estate during your lifetime
- Control of your assets
- Distribution upon your death

Why Do We Need A Plan?

- Same reason you need a retirement income and Social Security plan
- Once you pass away or become incapacitated, it's too late
- To ensure that your wishes and intentions are followed clearly and accurately

Why Do We Need A Plan?

- Minimize conflicts after your death
- Minimize delays in getting your assets to who you want to have them
- Minimize expenses so your estate isn't depleted

Estate Plan Challenges

PROBATE

TAXES

What is Your Taxable Estate?

The Things You Own

What is Your Taxable Estate?

PROBATE:
Potentially

● COSTLY ●
● TIME-CONSUMING ●
● PUBLICLY AVAILABLE●

Estate Distribution Techniques

- **Intestacy** – Estate plan by legislature. If you die without a plan, the state will make one for you!
  - More than 2/3 of Americans do not have a basic will
- **Will** – Estate distribution through the Probate Court.
  It's better than intestacy but Probate is not without its challenges
  - Can be time-consuming and costly
- **Trust** – Estate plan by private agreement.
  Designed to let you control your assets and their distribution.
  - May help minimize fees and taxes

https://www.caring.com/caregivers/estate-planning/wills-survey/

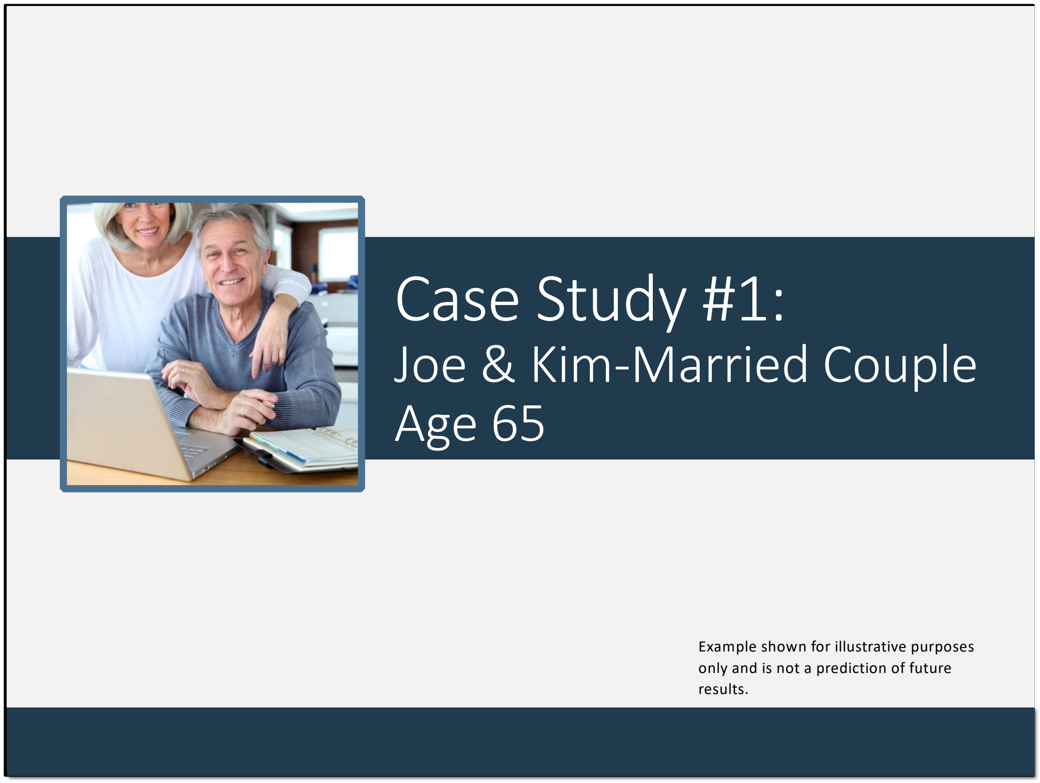
Other Important Documents

Health Care
Proxy

Durable Power
of Attorney

Case Studies

Let’s look at 3 case studies to see how these different concepts apply to the actual situations that many of us will face as we enter retirement.



We will now go over a hypothetical couple. This example we will show how we could help them reduce the taxation on their Social Security just by spending their money in a slightly different way.

Joe & Kim

- Inherited Life Insurance Policy Put in CD
- Two 401(k)
- Social Security

Example shown for illustrative purposes only and is not a prediction of future results.

This is an example of a couple that we work with. We helped them reduce the taxation on their Social Security just by spending their money in a slightly different way.

Their back story is that her parents passed away and left her and her sister $1,000,000 in a life insurance policy. She had her 50% share of $500,000 and put in in the bank as a long-term CD, making about 4.5%. They both had 401k and social security. They have two daughters. Their plan was to live off the interest on the CD and whatever their 401k makes. Then they will file for social security so they can leave their assets to our daughters. They wanted to leave a legacy just like her parents did for her.

After reviewing their financial information and objectives, I noted a couple of issues. First, all of these distributions are taxable. So as a result, their social security will then be taxable. Secondly, it will be difficult to budget based off their 401ks, since the funds are subject to the ups and downs of the market. Also, interest from a CD is counted as income for SSA taxation purposes.

They might want to consider some alternative options. For example, if we placed a portion of their assets in a fixed annuity product, they are guaranteed not to lose those funds. Also, income from an annuity is not taken into account when determining if your social security income is taxed. They can receive guaranteed income for life that won't fluctuate with the market.

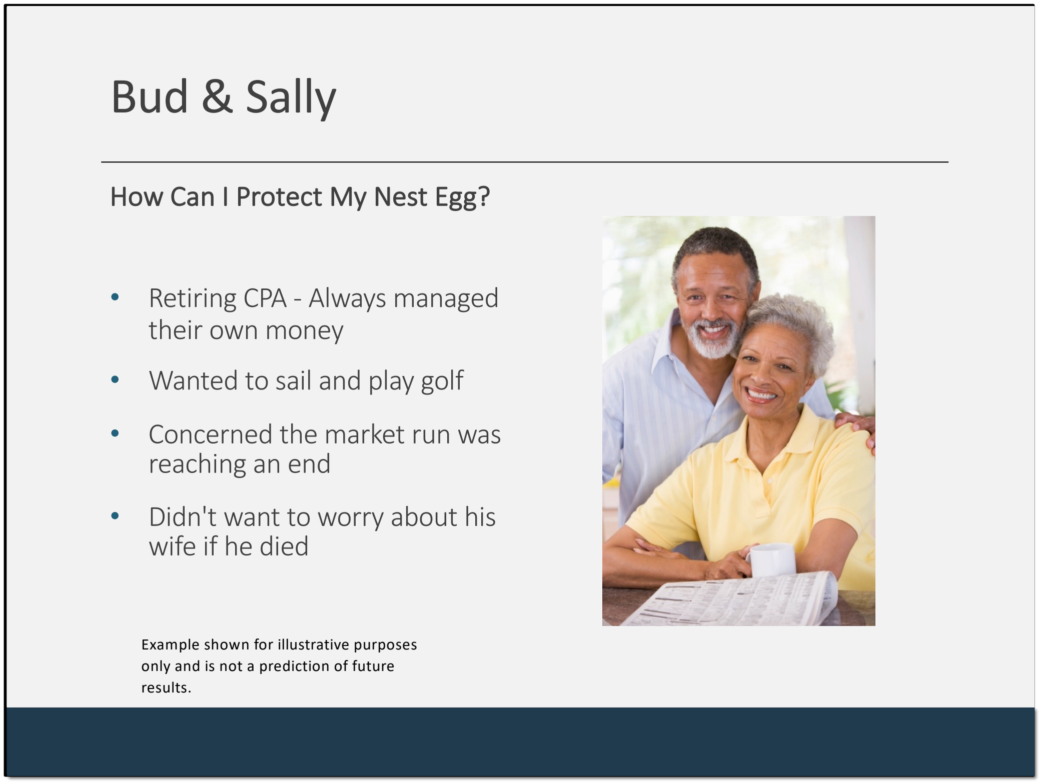
If they want to leave a legacy for their daughters, they could use a portion of their CD funds to fund a life insurance policy. The life insurance would provide a tax-free benefit to their daughters. Note that the funds coming out of the 401k would be taxable.

With either of these scenarios, they can control their income over their lifetimes and their kids get a tax-free inheritance when they pass away.

Case Study #2:
Bud & Sally-Retired CPA

Example shown for illustrative purposes only and is not a prediction of future results.

Now let's review Bud and Sally's situation. They're 5 years older than Joe and Kim and set to retire this year.



How can I protect my nest egg? This is another common question we get. Here's another hypothetical example.

Let's say this hypothetical client is a CPA getting ready to retire. He was a partner at a CPA firm and is getting ready to sell his business. His whole working life he managed his money himself. He wants to retire from his business but also retire from managing his money. He wants to transition out over time and enjoy some hobbies and travel. His wife didn't have any involvement in the finances also. So, hypothetically he was worried if something happened to him that she wouldn't know what to do, what to ask, etc. He is also pretty worried about the market.

In this example let's say they have about $1.6 million total:

- $800k in 401k
- $400,000 in an investment account
- $400,000 off shore account for tax purposes

Market downturns led to many sleepless nights and he knows that he could ride it out while working. But couldn't afford to have that happen again in retirement.

Bud & Sally

- Annuity funds are guaranteed not to lose value
- Opportunity for guaranteed lifetime income
- RMDs can be used for any purpose, including leaving a legacy to their children

Purchasing an annuity within a retirement plan that provides tax deferral under sections of the Internal Revenue Code results in no additional tax benefit. An annuity should be used to fund a qualified plan based upon the annuity's features other than tax deferral. All annuity features, risks, limitations, and costs should be considered prior to purchasing an annuity within a tax-qualified retirement plan.

Example shown for illustrative purposes only and is not a prediction of future results.

One option might be to take a portion of their funds to purchase a fixed or fixed index annuity. This way, those funds are guaranteed and protected against market loss, and they can receive guaranteed lifetime income. Since these funds are held within an IRA, they will need to start taking RMDs at age 73, beginning this year.

Hypothetically they can use these funds however they choose, but one option might be to use them to fund a legacy trust to leave a benefit to their children when they pass.

Knowing the Right Questions

- Is your retirement income strategy flexible?
- Are you taking more risk than you think?
- What happens when one of you passes away?
- What if one of you gets sick?
- What’s the best way to leave money to your family?
- What if the unexpected happens?

These are all important questions that your retirement income strategy needs to address.

Is your plan flexible enough to weather changes in your personal circumstances? What is you get sick? What happens when one of you passes away? How much risk are you taking with your savings?

A good way to think about retirement planning is to think about it as your “What if” plan.

What if something changes…

What if something unexpected happens…

I can help you put a “What if” strategy in place.

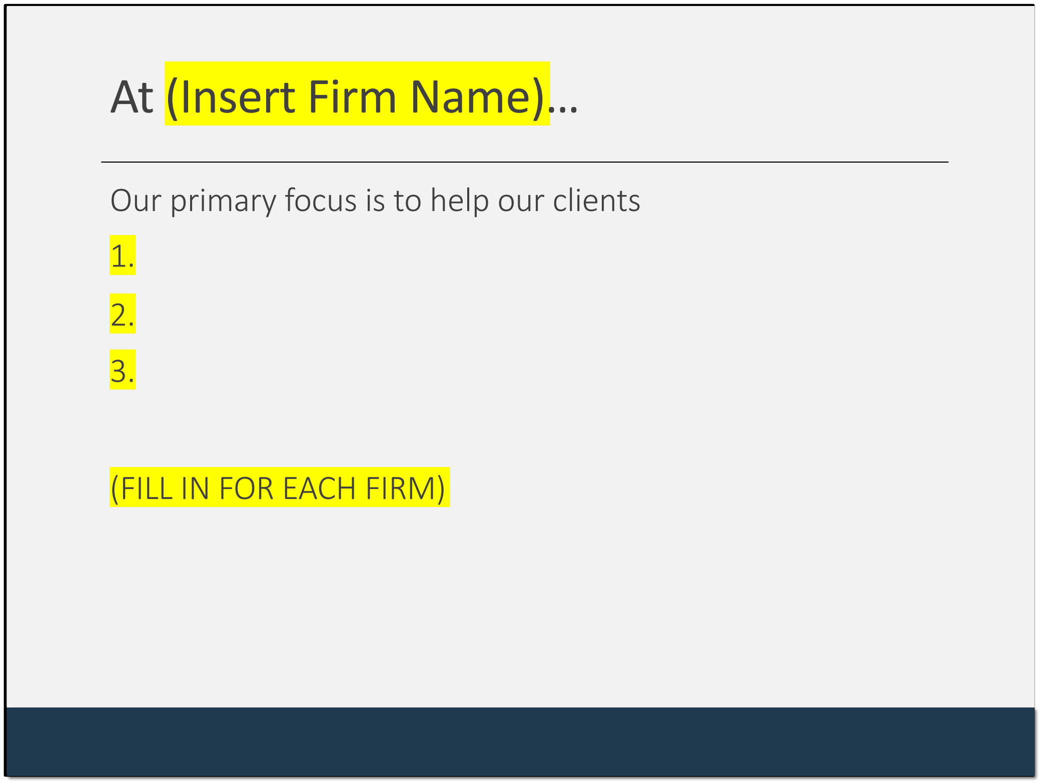
First, we analyze all your income sources from Social Security to pensions to rental income if you have it, to part time work. We'll total al of those up.

Then we'll analyze your assets together. What purpose do each of those assets serve in your overall financial picture? How much risk are you taking?

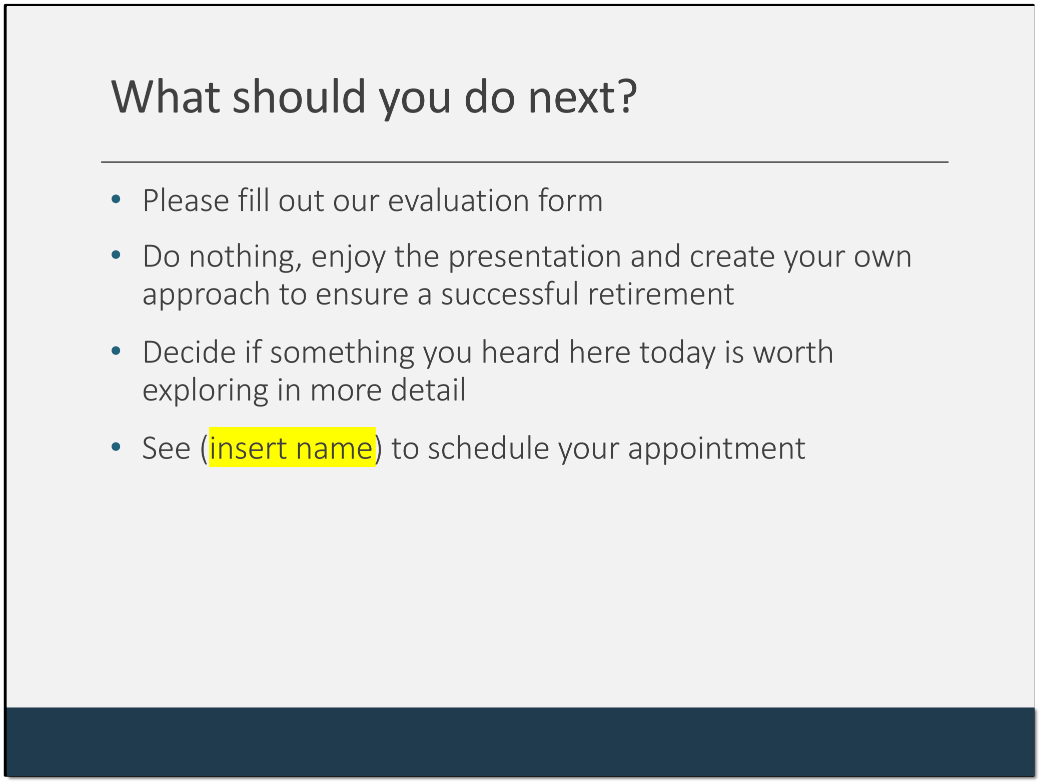
Then we'll determine your spending budget in retirement. I can't tell you how many clients come to me who don't have a good idea what they're expenses in retirement will look like.

From there, we'll work together to put your retirement income strategy in place. Think back to the image of the pyramid and that concept of essential income. How much additional income do you need from your savings to guarantee your essential income?

That's question we'll answer as we implement your strategy.



(Echo comments from the bullet points on the slide)



At the beginning of our presentation, I pointed out the Evaluation Form in your packet. Now is the time to fill that out. Please fill it out completely. It's important you provide feedback on today's presentation. Was the content useful, helpful, thought provoking? Did I do a good job as the speaker?

Of course, you can always do nothing. In that case, I hope you enjoyed the presentation. My promise at the beginning was that there are no strings attached and I'm true to my word.

Or you can decide that something you heard here today/tonight is worth exploring in more detail.

If that's the case, you can set up a appointment in one of 2 ways. If you know your schedule, you can see _____ in the back of the room and he/she can book you right into my appointment book.

If you're not sure of your schedule indicate a couple times that might work over the next week or so and my office will call you to confirm.

Frequently Asked Questions

1. Why does (Insert Firm Name) offer a Complimentary Social Security Analysis and Retirement Income Strategy?
2. How does (Insert Firm Name) get paid?
3. What if I'm not ready to retire?
4. What if I already have a financial advisor?

1.Why do we offer a complimentary Social Security and Retirement Income Analysis? We offer them because it's important you have a strategy in place that takes into account your both Social Security **and** your retirement income needs. I've found this to be a very underserved area in retirement planning. Traditional financial professionals are usually focused on growth. Growth is important when you're younger, but as you get closer to and into retirement, your needs change. Preservation and distribution become more important.

2.How do we get paid?
Insurance Only Producer Answer: I earn commissions from product sales if you choose to place an account through me/us.
IAR Rep (Series 65) Answer: I earn commissions as well as financial planning fees or AUM fees, depending on what accounts or strategies we select.

3.What I'm not ready to retire? Even if you're several years away from retirement, you've got to have a plan in place. It's what I tell all my clients. You don't want to wait until the day you retire to try to figure out if you have enough money to last the rest of your life.

4.What if I have an advisor I like? That's great. If you like them, you can keep them. They've probably done a decent job for you. But my focus is different than most advisors. I focus on preservation and distribution for clients who are near or in retirement. While traditional asset allocation models of stocks and bonds can work well for some, there can a huge amount of risk clients don't realize they're taking….like in 2008. If you have a heart condition, do you go see a cardiologist or a neurologist? You see a cardiologist, of course because you want a specialist.

Thank you for Attending
Again we appreciate everyone coming today/tonight and hope that you received some information that will help you navigate through your personal Social Security Planning process. If you would please take out the sheet titled “Evaluation Form”. We ask that you fill this out so we can make sure we are constantly improving the presentation. On the top, please fill out your information, we do not share this with anyone else and it is 100% confidential. Second, you will see your Areas of Interest and Concern, please check the areas you would like to discuss in your appointment. Due to time constraints, we ask that you give us two times that you will be available within the next week and we will call with in the next few days to confirm your appointment. At the appointment, you will receive your report and have a chance to ask any specific questions you have about today/tonight’s presentation. Finally, on the bottom, we ask that you rate our presentation and the speaker. We take this seriously and our goal is to make sure you really learned something tonight and we have provided a service to everyone who has attended. Thanks again to everyone for coming tonight, we hope you gained something from the presentation and look forward to meeting with everyone to prepare your personal Social Security Report. Please pass your forms in before you leave and we hope you have a great evening.

Thank you!

Thank you again for your time here today/tonight. I'll be sticking around to answer any specific questions you might have.