



**TEMPLE
ISRAEL**

Presents

Generating Income in Retirement

**Tuesday, June 8 at 8:00 pm on
zoom <https://us02web.zoom.us/j/83252425138>**

Presenters Steve Bermack and Clarence Haynes

- **The 4 biggest risks you'll face in retirement -and tips to help protect against them**
- **How to safely withdraw money from your savings and investments**
- **Which types of accounts to make withdrawals from first**
- **6 traps to avoid when withdrawing money from an IRA**



Temple Israel is pleased to invite you to join us for "Generating Income In Retirement", presented by Edelman Financial Engines, ranked the #1 Financial Advisory Firm in the nation by Barron's. In this informative session, Clarence Haynes, a popular financial educator with the firm, along with Steve Bermack, Director of Financial Planning, will address the topics listed above.

Steve Bermack has been a financial planner for 19 years and has been with Edelman Financial Engines since January of 2015. He is a comprehensive financial planner and he holds the designations of : CERTIFIED FINANCIAL PLANNER™ and ChFC®(Chartered Financial Consultant). Steve is married and lives with his wife and two teenage children in Glen Rock, NJ. He is an avid skier, runner, and golfer and is involved in a community theater in Nyack, NY.

Clarence Haynes is a seasoned public speaker with over 20 years of speaking experience. He is known for his ability to connect to audiences with a conversational style that combines humor, instruction and the ability to make even the most difficult financial concepts easy to understand. Clarence is an Investment Advisor Representative and holds a BS degree in Business Management and Finance from Brooklyn College in Brooklyn, NY.