



35TH Annual
Retirement Seminars-2017
I.B.E.W. Local 1245 and Gallo Group of Merrill Lynch



Our thoughts and prayers go out to everybody who has been impacted by the devastating fires in the North Bay. We here at the Gallo Team have been touched from the family, friends, and all within IBEW affected by the fire. We truly hope all your loved ones are safe.

Due to these tragic events we have decided to postpone this year's seminar held in Santa Rosa. We will look to reschedule the seminar for early next year and will notify you once we have a date and location finalized.

If you have any questions or requests requiring immediate assistance, please do not hesitate to reach out to us.

Topics:

- Medical Cost/Medicare**
- Optimize Social Security**
- Stock Market Uncertainty**
- Pre-Retirement Preparations**
- Building your Retirement Plan**

Contact Information

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Register Online:
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The Gallo Group

"This informative program has helped many of our members over the years as they think about how to prepare for retirement. We are pleased to offer this service, which is absolutely free to members and their spouses." Tom Dalzell, IBEW 1245 Business Manager