

# How to Avoid Costly Retirement Planning & Investment Mistakes

## *An informational workshop for employees of Eli Lilly*

The purpose of our workshops is two-fold. First, we schedule these events to provide valuable information on financial matters important to you. Second, the workshops provide a relaxed atmosphere to learn more about Oaktree Financial Advisors and our philosophies and how our knowledge of the Lilly Benefit programs can benefit you.

The workshop is for Eli Lilly employees, retirees, and their guests. It is **absolutely free**, includes a **free dinner** and is **informational only**. **You will receive no sales presentation.** You will be provided with independent, objective financial advice.

**This workshop, hosted by a Certified Financial Planner, will show you:**

- **What impact would a job loss have on your future retirement income?**
- How to determine **which investment choices** you should be using in your Lilly 401(k)
- **How to prepare for a possible job loss**, including how to **access retirement funds without penalties** prior to age 59½
- Is a **Roth IRA** in your future based on the **new 2010 rules** regarding conversions?
- One factor **you have to know (but over half of people don't)** for a comfortable retirement lifestyle – whether you retire early with reduced benefits or at age 65
- One **simple factor** that can **determine 92% of your investment return**
- Strategies to help **reduce risk** in your portfolio **without sacrificing return** opportunities



**Tuesday, September 28, 2010**

5:30PM to 6:45PM (Free dinner to follow)

The Milano Inn Restaurant

231 S. College Avenue, Indianapolis

**Register online at [www.oaktreadvisors.com](http://www.oaktreadvisors.com)  
or call our 24-hour automated line at 317-423-7900**



*Independent, Objective Advice*

12900 N Meridian Street  
Suite 130  
Carmel, IN 46032  
317-818-1631  
[www.oaktreadvisors.com](http://www.oaktreadvisors.com)

Oaktree Financial Advisors is an independent, locally based financial services firm specializing in working with employees and retirees of Eli Lilly. Our advisors have helped hundreds of Lilly employees plan their financial future and understand how they are personally affected by company pension and savings plans. Specializing in Lilly retirement and savings planning allows us to help Lilly employees make smart decisions about their plans for retirement and avoid costly mistakes.

Before you entrust your money to someone, you want to know that person will act in your best interests. At other firms, many advisors are employees, with a boss to answer to, quotas to fill and proprietary products to sell. With us, things are different. We are a privately owned, independent firm and our first loyalty is to you. In order to maintain that independence, we do not seek out or accept endorsements or sponsorships from companies or organizations and we are not affiliated with or endorsed by Eli Lilly. The result is advice that is independent and objective.