Your instructor
Philip Lubinski, CFP®

Philip G. Lubinski, CFP began his Financial Planning career in 1977. From 1981 to 1996 he was an instructor for the Pre-Retirement Planning Institute and conducted Retirement Planning Workshops for some of Denver's largest employers, including Lockheed Martin Marietta, Coors Brewery, Denver Public Schools, Kaiser Permanente and the State of Colorado. Phil has been a guest on local television and radio programs to talk about his retirement income strategies. Most recently he was featured on PBS Nightly Business Report and has been interviewed by several publications such as Money Magazine, Research Magazine and The Denver Post.

Phil brings a unique blend of "academic" instruction with practical application that he has used building his own practice, resulting with production consistently in the top 10%. During the past 13 years Phil has authored two retirement planning software systems: The Post Retirement Navigator and The Income for Life Model.℠ Applying over 30 years of experience and coaching thousands of retirees and advisors, Phil has teamed with Symetra in the further development and enhancement of Customized Retirement Income Model.℠

[1] No single strategy may be ppropriate for all retirement needs.
[2] "Workers Show Record Drop in Retirement Confidence," EBRI, 18th Annual Retirement Confidence Survey, April 9, 2008.
[3] U.S. Census Bureau, "Facts for Features," Jan. 3, 2006: http://www.census.gov/Press-Release/www/releases/archives/facts_for_features_special_editions/006105.html
[4] Cerulli and Associates, 2003.
[5] Employee Benefits Security Administration, U.S. Department of Labor, excerpt from LIMRA News, Volume 4, July 2007.

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SYMETRA **INCOME ACADEMY**

Our two-day seminar will equip you with the specialized knowledge and tools you need to help your clients implement a reliable retirement income strategy.[1]

Denver, Colorado
March 23-25, 2009
Denver Airport Marriott at Gateway Park

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Build retirement confidence. Build your business.

Thought retirement was tough before? Now factor in extreme market losses, a crippling recession and global economic chaos. No wonder seven in 10 retirees now worry they'll outlive their savings[2] — a 30 percent drop in confidence from a year ago.

Opportunity to Increase Sales
There are 78 million boomers making the transition from asset accumulation to asset distribution,[3] and if you want to keep up with their changing needs you need a specialized retirement income toolset for today's biggest marketplace opportunity. Providing retirement income strategies is the single biggest opportunity for financial advisors as clients are seeking 'strategies' not products.[4] With this course and on-going curriculum, you'll gain the skills, tools, support and practical knowledge to help you achieve success in the retirement income arena.

Establish Yourself as a Retirement Income Expert
In an effort to reach their retirement income objectives, 75 percent of clients indicated that they may add or change advisors.[5] Do you have a strategy to keep your existing clients as well as attract those clients that make the change to a new advisor? Discover a customizable asset allocation* strategy that can help clients receive 25-plus years of inflation-adjusted retirement income, with a goal of maintaining their principal along the way. Explore options incorporating lifetime income guarantees into your client's plan, utilizing longevity insurance** — a cost-effective alternative to traditional income annuities that locks in future income at today's prices.

After just three days, the Symetra Income Academy will equip you with the specialized knowledge and tools you need to help the nation's growing senior population build the custom income-and-investment portfolios they need to create income certainty in an uncertain world. The Academy will leave you with the time tested "3-D Retirement Income Marketing Plan" giving you a structured approach to client retention, client cross-selling and new client building.

SCHEDULE

Day 1: Monday, March 23, 2009	
Noon – 2:00pm	Arrivals to the hotel
3:00pm – 5:00pm	**Introduction to Symetra. Learn about the commitment to retirement income solutions, longevity and wealth transfer solutions.**
6:00pm	Networking Dinner with your Academy instructor, Phil Lubinski
Day 2: Tuesday, March 24, 2009	
7:30am	Breakfast
8:00am – 12:00pm	**Comprehensive Institute to learn about the research behind the Model℠ presented by Phil Lubinski**
12:00pm – 1:00pm	Lunch
1:00pm – 4:00pm	**Customized Retirement Income Model℠ case design**
6:00pm	**Dinner and presentation by Brenda Wille-Cope on marketing strategies**
Day 3: Wednesday, March 25, 2009	
7:30am	Breakfast
8:00am – 12:00pm	**Case design using your actual client scenarios**
12:00pm	Adjourn

*Asset allocation does not assure a profit or prevent a loss.

**Longevity Insurance is a concept, not the name of a product. Some states define longevity insurance as an annuity with payout option only with no death benefit.

Distribution of the Symetra Customized Retirement Income Model℠ is provided by Symetra Life Insurance Company, 777 108th Avenue NE, Suite 1200, Bellevue, WA 98004.

Symetra Life Insurance Company and its affiliates are not affiliated with Phil Lubinski.