

## A ROTH in 2010 = Tax-Free Retirement Income

New regulatory changes make it easier than ever to convert a Traditional IRA to a Roth IRA—even if you didn't qualify in the past because of your income level. That can mean the retirement assets you are working hard to build now will one day become retirement income, free of tax.

A Morgan Stanley Smith Barney Financial Advisor can help you decide if a Roth IRA is right for you. Please join us for a free, informative seminar to learn more about how a Roth IRA works, when it makes sense to convert, and how it may benefit your retirement strategy.

**Seminar:** Is a Roth Right for You?

**Date/Time:** Tuesday, April 27, 2010 at 7PM

**Place:** Huntsville Country Club, 30 Hayfield Road, Shavertown, PA 18708

**Speaker:** **Tim Decker**, Regional Vice President, Transamerica Capital, Inc.

Admission is complimentary, but seating is limited. Please call us today at **1-800-346-4346** to make your reservation. If you're unable to attend, please call to schedule a complimentary consultation on Roth opportunities.

**Kirk Mackey**  
First Vice President  
Financial Planning Specialist

**Nicole O'Malley**  
Financial Advisor  
Financial Planning Specialist

330 Montage Mountain Road  
Suite 201  
Scranton, PA 18507  
nicole.omalley@mssb.com

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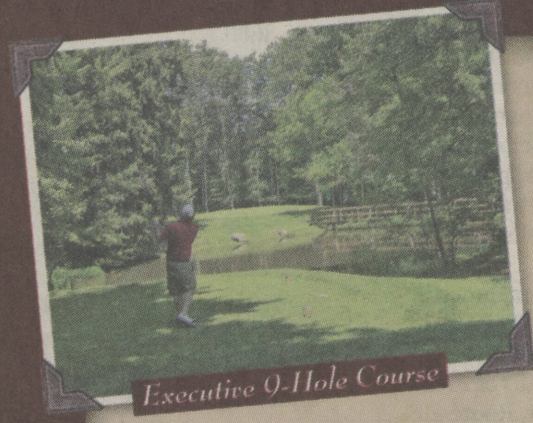
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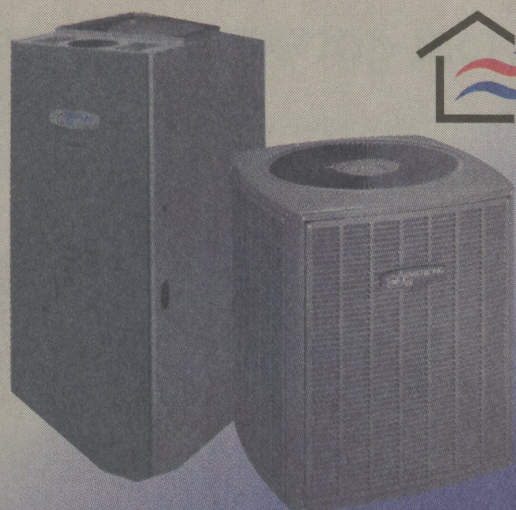


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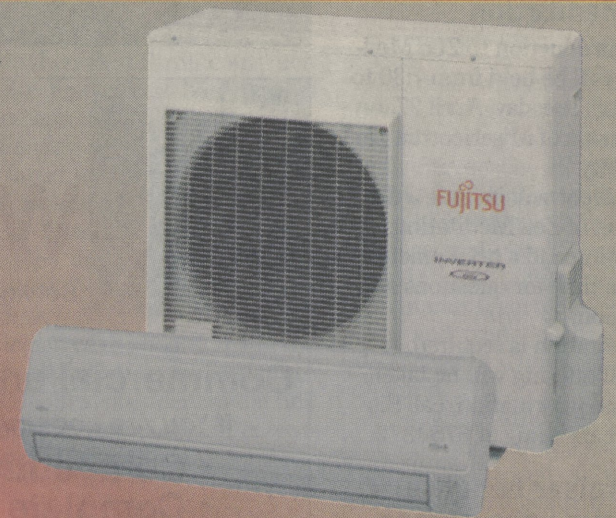
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