

We Believe...

It's about understanding that the accumulation, protection, and creation of income from your retirement savings is a serious business.

It's about accepting the realization that the 'go-go' 90s are dead, gone, and buried. The markets of the early Twenty-First Century are, and probably will remain, inherently more realistic.

It's about making money the old fashioned way: through interest and dividends, rather than crossing your fingers, hoping for capital appreciation.

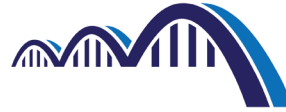
It's about realizing that there is present and future danger in assuming the market will *always* rebound. Time may not be on your side.

It's about understanding that a portfolio loss of 50% (in a particular period) will eventually require a gain of 100% just to break even, *excluding dividends and interest*.

It's about knowing that your financial professional and their team, has the breadth of experience and intelligent ideas to weather storms and capitalize on opportunities.

It's about how much of a risk-taker you *are not*... before you learn the hard way.

It's about avoiding the inflexible financial professional who is married to a particular business model, regardless of market conditions.

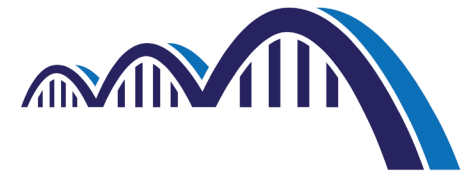


NJ RETIREMENT PLANNING, LLC
Your Retirement Journey, Your Way

The Answer to All Your Questions May Be One Phone Call Away

- Do I have too much in the stock market and are my allocations right for me?
- Are my investments keeping pace with inflation and how might my investments function in a deflationary environment?
- Can I outlive my investments?
- Can I receive predictable income each and every year without the risks of the stock market?
- What are some strategies to help reduce taxes in retirement?
- How can I avoid IRA distribution mistakes?
- Which types of annuities can help and which can possibly hurt me?
- How do I identify the hidden fees in my mutual funds?
- How do I afford the cost of long-term care and what are my options?
- How and when is the right time to take my social security?
- What are my options for my medigap insurance?
- Are my long-term bond funds appropriate for my age and the market environment?
- How do I get my assets to my heirs in the most tax efficient manner?

Stability, Strength, & Purpose



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Your Bridge to Financial Security May Begin With Our 7-Step Process

1. Identify Lifetime Objectives and Strategies

At NJ Retirement Planning, we don't believe in a "cookie-cutter" approach. No two situations are alike. We tailor your financial strategies to assist you in achieving your lifetime goals and objectives.

2. Identify Your Risk Profile

How much of your money should be in the stock market? How much should be in more conservative investments? We believe in staying within your comfort level rather than chasing short-term market returns.

3. Understand All of Your Options

Some financial professionals are not willing to spend the time to educate you. We believe an informed client is a good client. We also believe a favourable outcome may arrive partly from understanding your options.

4. Build Your Non-Stock Portfolios

Your personal preferences as well as your cash flow needs are some of the factors that determine your portfolio investment allocation. In building your model, we educate you about today's conservative income-generating options, so you can make informed decisions.

5. Rebalance Your Allocations

If desired, we will help you allocate the equity portion of your investments in conjunction with modern portfolio theory and mean-variance optimization.

6. Identify Tax-Reduction and Catastrophic Protection Strategies

Once your investment allocation is completed, we help coordinate your affairs. Our focus is on minimizing income taxes and future estate taxes as well as helping to potentially protect you and your assets from health care issues.

7. Schedule Regular Periodic Reviews

Last, but certainly not least, we believe regular periodic reviews will help you stay the course. Our firm's success comes largely in part from an emphasis on client service. We strive to contact each of our clients at least four times per year.

NJ Retirement Planning provides guidance, tools, and services to help you manage and prepare for financial stability in retirement. Contact us today for details on how we can help you reach your financial goals.



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Joel Russo is a registered representative of and conducts securities transactions through CoreCap Investments, LLC. NJ Retirement Planning and CoreCap Investments are separate and unaffiliated entities.