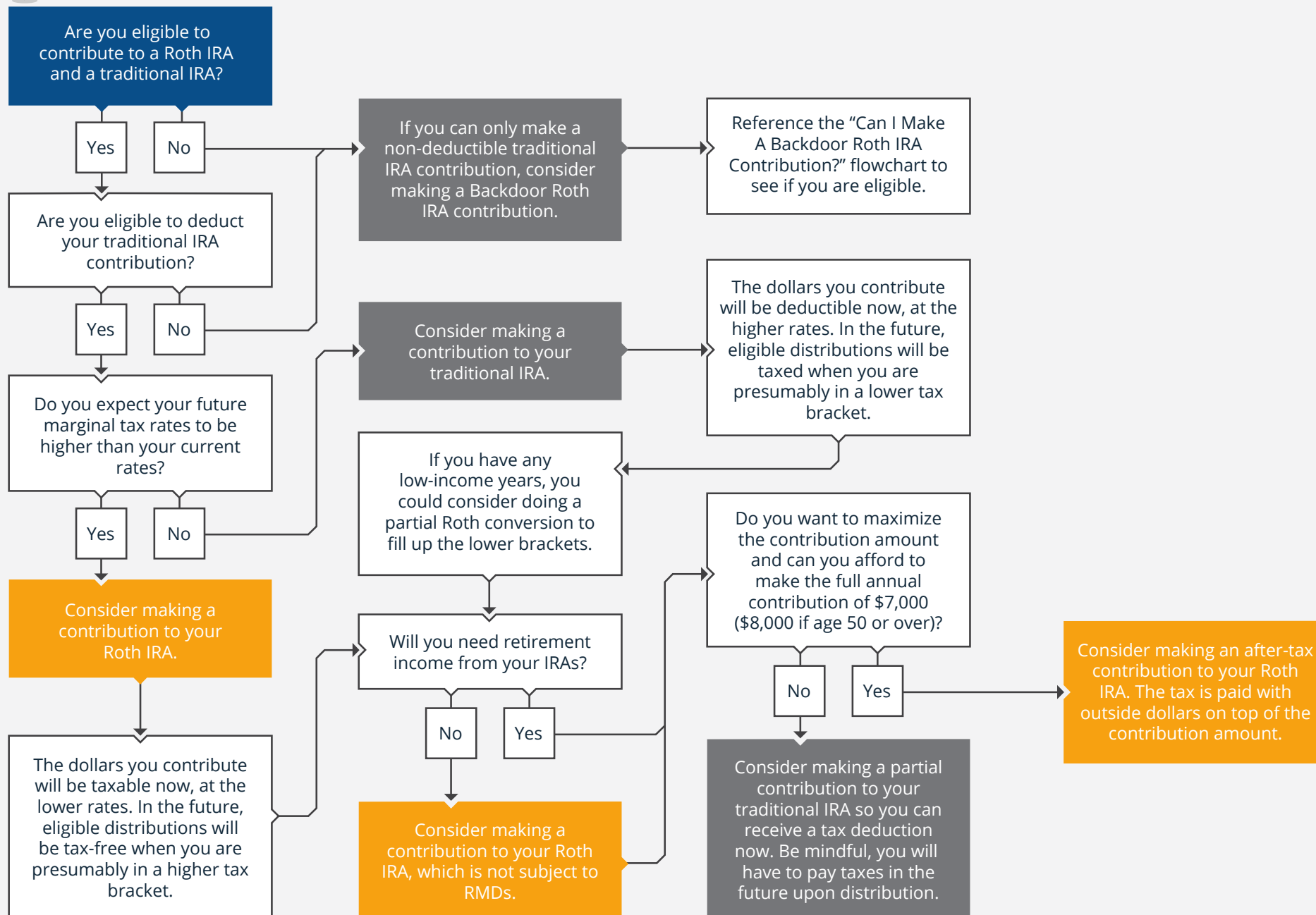




**START HERE**



The information provided herein was obtained from sources believed to be reliable and is believed to be accurate as of the time presented, but is without any express or implied warranties of any kind. Neither Andy Panko EMC LLC nor Andy Panko warrant that the information is free from error.

The information provided herein is not advice specific to you or your circumstances but is instead general tips and education. None of the information provided herein is intended as investment, tax or legal advice. Your use of the information is at your sole risk. Before considering acting on any information provided herein, you should consult with your investment, tax or legal advisor.

Under no circumstances shall Andy Panko EMC LLC or Andy Panko be liable for any direct, indirect, special or consequential damages that result from your use of, or your inability to use, the information provided herein.

This information is not intended as a recommendation, offer or solicitation to buy, hold or sell any financial instrument or investment advisory services.

**Andy Panko, CFP®, RICP®, EA**

[www.RetirementPlanningEducation.com](http://www.RetirementPlanningEducation.com)