

PERSONAL PLANNING

- Tax Diversification & Reduction Strategies¹
- Life Insurance
- Long Term Care Insurance
- Disability Insurance***
- Retirement Planning
 - 401(k) / 403b / IRA / Roth IRA
 - Transfer & Rollover
 - IRA / Roth IRA Accounts
 - Guaranteed Lifetime Income Annuities
 - Variable** / Fixed Annuities
- Inheritance
- Single Again (Divorce, Loss of Spouse)
- Pension Maximization

ADVANCED PLANNING GROUP²

- 30+ individuals with experience & specialized training in:
 - Law
 - Estate Taxation
 - Accounting
 - Business
 - Insurance
 - Finance
 - Philanthropic Planning

OUR SERVICES*



BUSINESS PLANNING

- Business Continuation & Succession
- Executive Compensation Plans
- Employee Personal Planning
- Qualified Retirement Planning
 - 401(k) / 403b Plans
 - SEP
 - Simple IRAs
 - Worksite Benefits
 - Life Insurance
 - Short & Long Term Disability Insurance***

NYLIFE SECURITIES LLC³

- IRA & Brokerage Investment Accounts
- Mutual Funds
- 529 Plans

EAGLE STRATEGIES LLC⁴

- Asset Based Fiduciary Financial Advisory Services
- Access to Institutional Shares & Top Money Managers
- Fee Based Financial Plans

Services offered by George Ridings, Registered Representative for NYLIFE Securities, LLC (Member FINRA/SIPC), a Licensed Insurance Agency, and a New York Life company. 920 Barnes Mill Road, Suite C, Richmond, KY 40475 | (859) 623-4638. Financial Adviser for Eagle Strategies LLC, a Registered Investment Adviser. NYLIFE Securities LLC and Eagle Strategies LLC are New York Life companies.

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**Variable annuities are offered through NYLIFE Securities LLC

***Products available through one or more carriers are not affiliated with New York Life Insurance Company, dependent on carrier authorization and product availability in your state or locality.

¹ Neither Ridings Insurance Financial Services, LTD, NYLIFE Securities LLC and its affiliates, nor its representatives, providee tax, legal or accounting advice. Please consult your own tax, legal or accounting professional before making any decisions.

² The Advanced Planning Group is a resource exclusively for the use of New York Life agents when working with high-end clients.

³ Securities offered through NYLIFE Securities, LLC

⁴ Financial planning and advisory services offered through Eagle Strategies, LLC.