



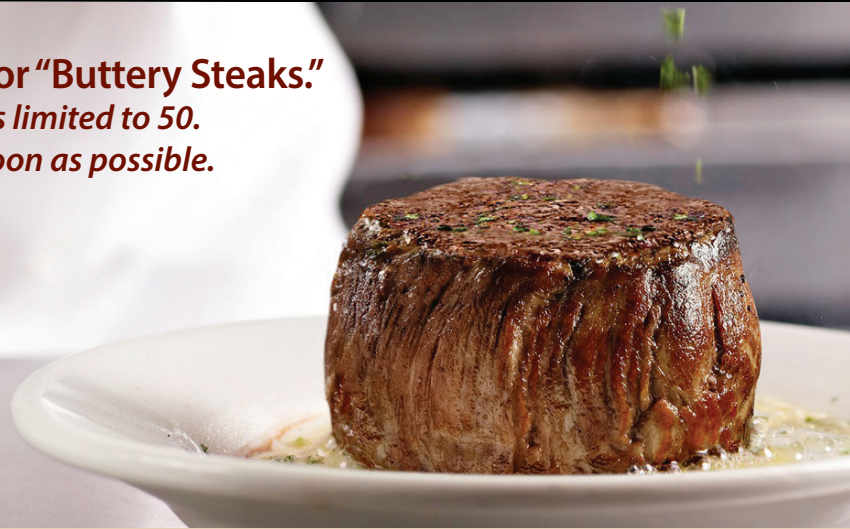
You're Invited

You and a **REQUIRED GUEST** are invited to attend an Exclusive Dinner Symposium: **FINANCIAL LITERACY 101**

Hosted by *Cindy Couyoumjian, CFP® (Certified Financial Planner)*



Come join us for "Buttery Steaks."
Seating is limited to 50.
RSVP as soon as possible.



Date: Wednesday, October 16, 2019
Time: Check-in at 6:00 pm. Event starts at 6:30 pm sharp
Place: Ruth's Chris Steakhouse
2961 Michelson Drive
Irvine, CA 92612
R.S.V.P. Leticia at (714) 210-0549
or Email leticia@cinergyfinancial.com

FINANCIAL LITERACY 101: *Topics of Discussion*

- **Better Understand** why investing in just stocks and bonds or the 60-40 investment model may no longer be relevant in today's complex and globally interconnected world.
- **Learn About Dynamic Asset Classes** such as real estate, credit and absolute return strategies that the largest endowments have used since the 1980's to manage risk and improve performance.
- **Providing Investors "Financial Literacy"** that will equip you to make well informed investment decisions. Because today the burden is on the individual investors to figure out his or her retirement needs.

"The number one problem in today's generation and economy is lack of financial literacy." ¹

– **Alan Greenspan**
Former US Federal Reserve Chairman

Source 1. https://www.huffpost.com/entry/financial-literacythe-big_b_10264622?guccounter=1&guce_referrer=aHR0cHM6Ly93d3cuZ29vZ2xlMmNvbS8&guce_referrer_sig=AQAAAFH7h8CkqD03MfstGXAlcL-ZM_X0ci-_FquzFFp9H1vdGRsG1onicNIZIhtVg4pcAeYTR9u6jZWyVbQYLjsQZGL7BlodQF8NhytLFCjQMqMxhwZpmfhhbpwNUPUbwO-KyVZzjHFTdWPNnU6mb5sdagBEdrdwakInAN6a0bkUF2K2K

Diversification does not ensure profit or protect against loss in a declining market. Past performance is no guarantee of future results. No investment process is free of risk; no strategy or risk management technique can guarantee returns or eliminate risk in any market environment. There is no guarantee that our investment processes will be profitable. Registered Principal offering securities and advisory services through Independent Financial Group, LLC (IFG), a registered Broker-Dealer and Investment Advisor. Member FINRA/SIPC. Cinergy Financial and IFG are not affiliated entities.