

PLAN THE RETIREMENT YOU'VE *Dreamed* ABOUT.



Whatever your definition of a fulfilling retirement, Darren Kubiak can help you plan to realize it.

For nearly 25 years, Darren has been helping retirees plan to sustain their savings and improve their lifestyles, with a personalized approach that focuses on their unique goals.

Darren is truly the retirement planning specialist for Northern Gwinnett County and Hall Counties.

*Darren***KUBIAK** DK PERSONAL RETIREMENT PLANNING

President
Darren Kubiak, Inc.

1811 Hillside Bend Crossing
Lawrenceville, GA 30043-3854

Phone
(770) 338-7167

Toll Free
(800) 690-4957

E-Mail
darrenkubiak@charter.net

Website
www.darrenkubiak.com

{the ideal retirement}

1. Spend more time with family and friends.
2. Visit Florida...or France...or Frankfurt...
3. Work on that golf swing!



Define it your way.

Securities offered through Kalos Capital, Inc., member FINRA/SIPC/MSRB
Investment Advisory Services offered through Kalos Management, Inc.,
3780 Mansell Road, Suite 150, Alpharetta, Georgia 30022, (678) 356-1100
Darren Kubiak, Inc. is not an affiliate or subsidiary of Kalos Management, Inc.



Define retirement on your terms.

Darren Kubiak takes a personal approach to retirement planning, for he believes that nothing is more personal than your unique hopes and dreams for the future.

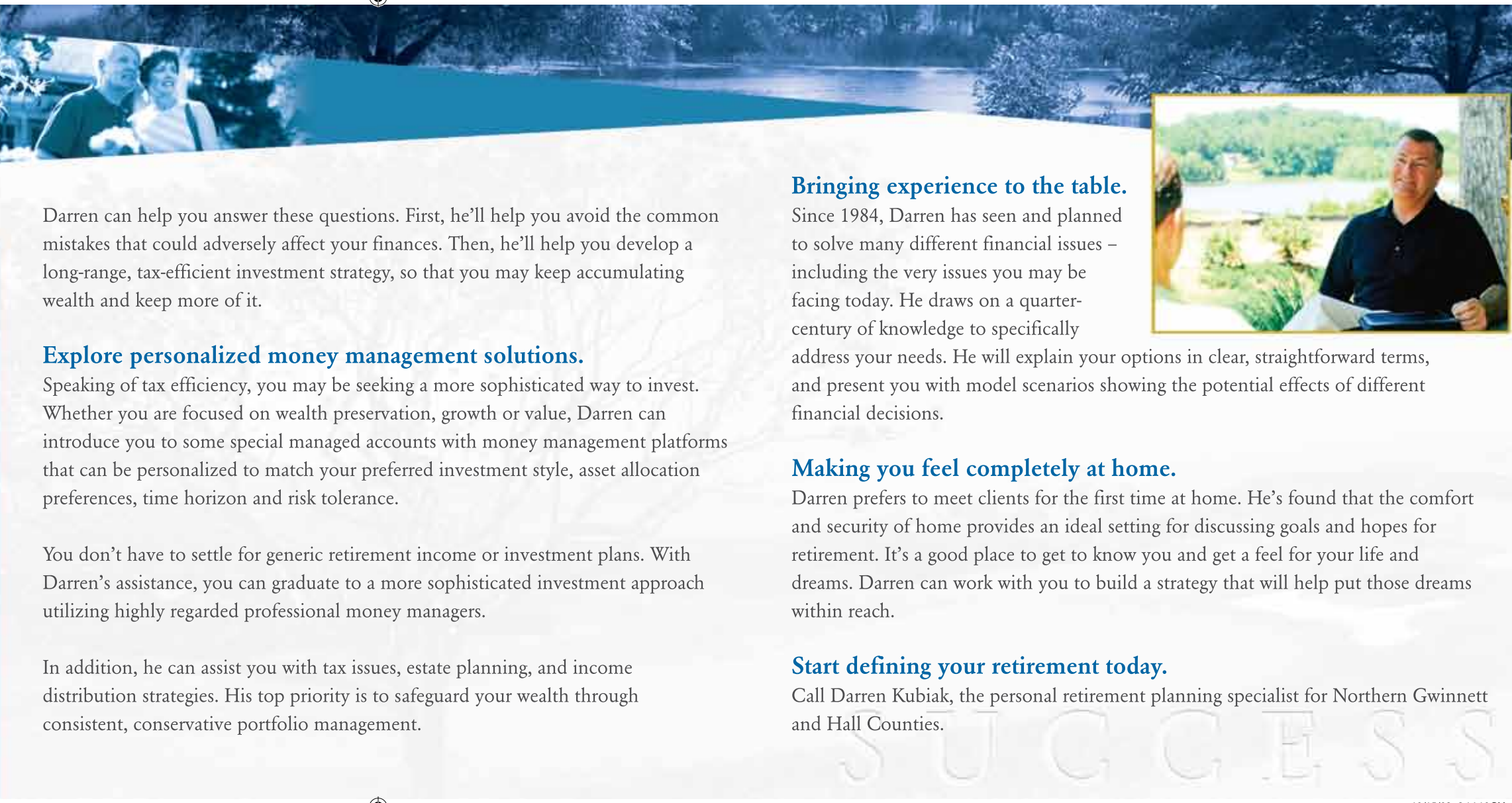
Find the answers to your questions.

Retirement is perhaps life's biggest financial transition. Whether you are about to retire or recently retired, you may have some concerns about your financial future...

Will your retirement savings last as long as you do?

Will you have enough income to maintain your lifestyle?

Will you be able to leave a legacy to your heirs?



Darren can help you answer these questions. First, he'll help you avoid the common mistakes that could adversely affect your finances. Then, he'll help you develop a long-range, tax-efficient investment strategy, so that you may keep accumulating wealth and keep more of it.


Explore personalized money management solutions.

Speaking of tax efficiency, you may be seeking a more sophisticated way to invest. Whether you are focused on wealth preservation, growth or value, Darren can introduce you to some special managed accounts with money management platforms that can be personalized to match your preferred investment style, asset allocation preferences, time horizon and risk tolerance.

You don't have to settle for generic retirement income or investment plans. With Darren's assistance, you can graduate to a more sophisticated investment approach utilizing highly regarded professional money managers.

In addition, he can assist you with tax issues, estate planning, and income distribution strategies. His top priority is to safeguard your wealth through consistent, conservative portfolio management.

Bringing experience to the table.



Since 1984, Darren has seen and planned to solve many different financial issues – including the very issues you may be facing today. He draws on a quarter-century of knowledge to specifically address your needs. He will explain your options in clear, straightforward terms, and present you with model scenarios showing the potential effects of different financial decisions.

Making you feel completely at home.

Darren prefers to meet clients for the first time at home. He's found that the comfort and security of home provides an ideal setting for discussing goals and hopes for retirement. It's a good place to get to know you and get a feel for your life and dreams. Darren can work with you to build a strategy that will help put those dreams within reach.

Start defining your retirement today.

Call Darren Kubiak, the personal retirement planning specialist for Northern Gwinnett and Hall Counties.