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| **The Hidden Costs of Aging****with Franklin Templeton Academy** |

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| A financially secure retirement is the culmination of years of planning, work and savings. Most people are so focused on reaching retirement that they aren’t fully prepared for the challenges of managing their finances during retirement. **Are you prepared for the unexpected?**In this program, we will discuss retirement realities and trends that impact housing decisions in retirement. We’ll review care and housing options, family, lifestyle and health care considerations in housing decisions and how to formulate a plan with a financial professional and your family. |
|  **Date and Time**DATE: Insert DateTIME: Insert Time**REGISTER NOW** | **Meet Your Speaker****NAME****Title** **Franklin Templeton Academy**(xxx) xxx-xxxxemail@FranklinTempleton.com |
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| **NOT FDIC INSURED** | **|** | **MAY LOSE VALUE** | **|** | **NO BANK GUARANTEE** |

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