

**FLYNN | ZITO**  
CAPITAL MANAGEMENT



There was a time that retirement meant, for many people, sitting in the sun in a southern retirement community along with a host of fellow retirees. However, today retirement means many different things to different people. Why settle for a cookie-cutter retirement plan when you can use this time to live the life of your dreams?

Whether you're planning to start a long-delayed new business, go back to school, or perfect your golf swing, there is a retirement option out there for you. There are truly no limits to the places you can go as you begin this new phase of your life.

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Regards,

Flynn Zito Capital Management, LLC

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