

September 2009

COMPLIMENTARY

TASTE *of the* BAY™

A CULTURAL GUIDE TO THE AREA'S BEST

Expand Your
HORIZONS

GET Networking Savvy
DISCOVER New Cultures
GO Whitewater Rafting

GET RETIREMENT READY!

RPS Guides You into the Golden Years

AND

WHERE THE BOYS AREN'T

*15 Ways for Gal Pals to
Have Fun*

TASTE *of the* BAY™

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The retirement years shouldn't be a time of uncertainty, and there's no time like the present to get your financial house in order and ensure that your golden years won't be tarnished by a less-than-ideal investment plan. Learn about RPS, a local retirement planning company, and their commitment to helping you plan for a successful future.

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Want to make a global impact? Open your home and your heart to a young mind from another culture. Find out what's involved and learn how exchange programs mix cultures and backgrounds and let you and those around you rediscover our world while uncovering a new world.

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Networking is a crucial part of business- and career-building, and can be especially effective for women. Our community has a wealth of networking groups and organizations catering to nearly every type of professional. Learn how networking works, how to get started, and what to look for in a networking organization.

52 Special Section: Women in Business

Discover local women making a mark in their field or community.

58 It's Ladies' Night

Need to get out with the girls, but don't want to hit the bars again? The Bay area is brimming with activities, from quiet and contemplative to swinging and saucy. Let the boys take over the pubs tonight, and get your girlfriends together for some new and creative activities.

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- ▶ Annual Home Design Issue
- ▶ Stories of Breast Cancer Survivors
- ▶ The Slow Food Movement

AD RESERVATION DEADLINE:
Monday, September 7

COVER: Mike Steranka, CEO and Financial Advisor at Retirement Planning Services Inc. of Millersville.
Cover photography by Steve Buchanan.

Retirement Planning
Services, Inc.



A WEALTH of Possibilities

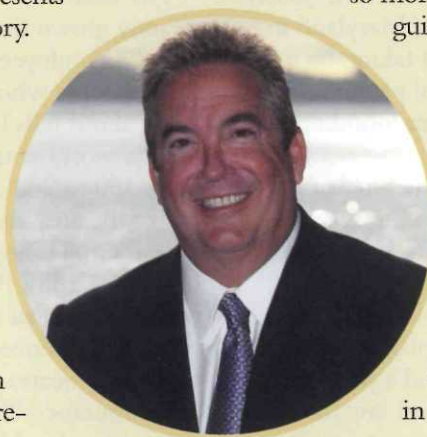
RPS Guides Baby Boomers into their Golden Years

By Sammi Jo Jones, Photos By Steve Buchanan

The Baby Boomer generation, composed of the 75.8 million Americans born during the post-World War II years of 1946 to 1964, represents the largest demographic in American History. Although once derided as a generation of wild children, with their teen years immersed in the groovy '60s and their post adolescent years driven by the rebellion-fueled '70s, today's baby boomers have become planners and savers.

Today, there's another massive transition occurring. Every 8.5 seconds, another Boomer turns 50. The Boomers, who once danced in the mud at Woodstock and pointed at the ceiling with John Travolta, are now faced with issues of retirement, long-term care, Social Security, Medicare and all the financial struggles that

come in the latter stages of life. These are not easy waters to navigate, even for the well-educated post-war generation, so more people are relying on professionals to guide them through these choppy financial seas.




A financial advisor can also be a great financial educator.

A Guide at the Crossroads

Retirement Planning Services (RPS) Inc. is a valued guide with a stable philosophy that should appeal to those looking for financial guidance in uncertain times. With this in mind, RPS has uniquely positioned itself to assist its clients, who are at the crossroads of their lives, by safely transitioning them into their retirement. Although they specialize in assisting seniors, and Baby Boomers, their diverse and knowledgeable staff excel with successful clients from Generation X. RPS

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A man in a dark suit and tie is sitting at a desk in an office. He is wearing a headset and talking on a phone. He is looking down at some papers on his desk. There are several stacks of yellow folders on the desk to his left. A computer monitor is visible behind him. The office has large windows with blinds in the background.

In an uncertain market, get-rich-quick schemes are too risky.

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helps provide seniors and soon-to-be seniors with steady financial resources and customized retirement planning to prepare for a more comfortable future for themselves, their children and grandchildren.

"I've created a little niche here in Central Maryland," said Mike Steranka, founder, Chief Executive Officer and a Financial Advisor at RPS. "I understand how retired people think because I've talked with several thousand of them over the years." As the father of two teenaged daughters, Melissa, 15, and Monica, 13, Steranka also understands a parent's responsibility to plan ahead for his future—and theirs.

Steranka was born in Lakehurst, New Jersey at the tail end of the Baby Boom. His father was a Navy meteorologist and his mother a Certified Public Accountant with Lockheed Martin. "All my siblings are overachievers," joked Steranka. Mike graduated from University of Maryland in 1985 with a degree in Journalism. Instead of taking on a reporter's beat, Steranka segued into financial planning. He joined New York Life in Chevy Chase before founding RPS in 1994.

Jane Sinclair, RPS President, worked for the Sinclair Prosser Law firm in Annapolis as a specialist in long-term planning focusing on retirees. She is skilled in the nuances of annuities, long-term care, life insurance and Medicaid planning. "Seeking to develop my practice over a larger area, I began conducting educational estate planning seminars," Sinclair recalled with a smile. "Mike did a presentation with me at one of those seminars. When I saw the planning Mike did, I thought, 'This is it! I want to work here.' I joined RPS four years ago."

Building Wealth, While Protecting Assets

RPS aims to be an oasis of calm, clear-headed advisors, set apart from the frenzy of high-risk investments. "We work on creating a secure retirement for our clients with guaranteed insurance products. For me, it's more about protecting people's income, potentially sustaining their lifestyle and helping to create happiness," said Steranka.

Steranka emphasizes: "Safety is our number one concern. RPS deals with a lot of highly-rated insurance companies that have remained steadfast during this financial crisis created by the mortgage mess. Our focus, through all of this, is helping prepare for a retirement lifestyle that is a seamless continuation of your current lifestyle, if possible. Working with you, we do this as safely as possible."

The head of a company that, in a few short years, has steadily grown from a small staff of four to a business with over 25 employees, Steranka is concerned "there are still a lot of people who are taking too much risk without worrying about bills being paid or investments going down."

RPS works with several hundred clients each year, and helps 150 to 200 of them retire annually. If a retiree moves out of the area, the company remains in regular contact with them. Though the company does some pro bono assignments, most RPS clients nearing the end of their careers have annual incomes of \$120,000, and, excluding their primary residence, possess assets of \$500,000 to \$1 million.

RPS advocates a designed portfolio mix of guaranteed fixed insurance. "It's all about reducing a client's risk to the appropriate level based on the client's age and financial situation without taking too much risk," Steranka stated.

We're maximizing income from assets someone already has. If they position their assets correctly, they can potentially increase their monthly income and reduce risk.

"If people are looking for high risk and high returns, we're not the place," Steranka declared. "You might make a lot – but it is also possible that you will lose a lot. We are more concerned with protecting the principal.

Advice from the Experts

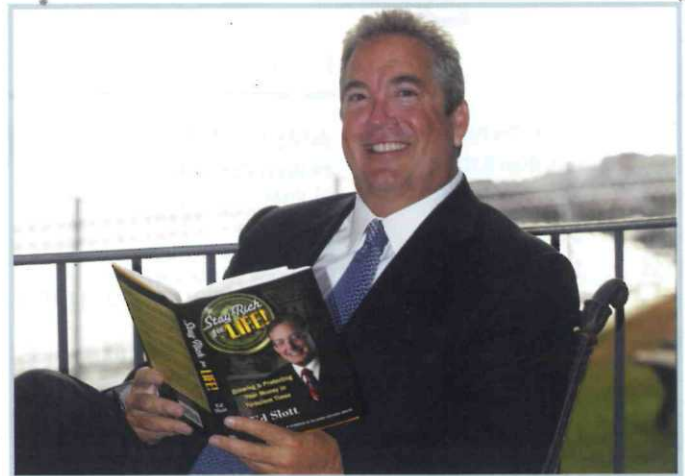
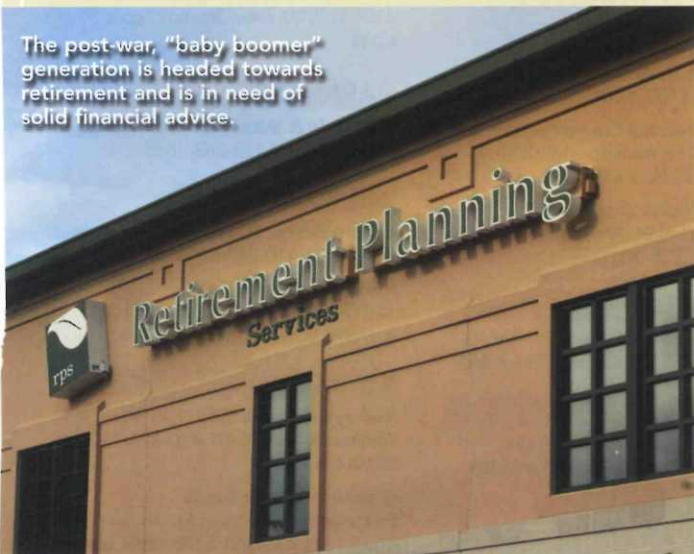
To paraphrase a popular menswear retailer, RPS believes "an educated customer is our best customer." Toward that end, the company hosts over 100 seminars and workshops each year for its clients and potential clients. The topics cover the breadth of retirement planning concerns from legal issues, to insurance coverage and projections of college costs for grandchildren. Most of these educational workshops are free of charge and are held in local high-end restaurants and hotel conference rooms. Meals or refreshments are served. Steranka, personally, handles 40 to 50 speaking engagements annually.

RPS regularly brings in top experts to discuss income taxes, IRAs, insurance and conservative investing. Sandy Botkin, a former chief counsel for the Internal Revenue Service, author of "How to Audit-Proof Your Life!" and a leading expert on what is – and is not – tax deductible has been brought in to educate RPS's clientele. Top IRA expert Ed Slott, of Maryland Public Television's "Stay Rich for Life! with Ed Slott," was a presenter in 2007 and is returning, again, this fall on October 17 [See *Seminar* sidebar]. ~

Securities offered through Broker Dealer Financial Services Corp. Member FINRA & SIPC Advisory Services offered through Investment Advisors Corp., an SEC registered advisory firm.

For more information on **Retirement Planning Services**, located at 8530 Veterans Highway on the 2nd floor in Millersville, visit www.RetirementPlanningToday.com or call 410.451.9500.

The post-war, "baby boomer" generation is headed towards retirement and is in need of solid financial advice.



UPCOMING SEMINAR

Ed Slott Speaks about Retirement Plans

OCTOBER 17

Are you a retiree? Or, are you approaching retirement age? If you were born between 1946 and 1964, it is time you began planning for your golden years.

Retirement Planning Services of Millersville is sponsoring a must-see seminar, "Your Complete Retirement Roadmap," featuring Ed Slott, billed by some as America's top IRA expert.

This special event is 10 a.m., Saturday, October 17, at the Double Tree Hotel, located at 210 Holiday Street in Annapolis, opposite the new Annapolis Town Center.

During the seminar, Slott will discuss:

- Becoming an "instant saver"
- Navigating through a wealth of information
- Taking care of your families and planning for your retirement
- Safeguarding your IRA and 401(k) during rocky periods
- Choosing the right financial advisors, lawyers and other specialists.

Slott is the host of the special, "Stay Rich for Life! with Ed Slott," which aired on Maryland Public Television network and NPT stations across the country. Slott was named "The Best" source for IRA advice by *The Wall Street Journal*, called "America's IRA Expert" by *Mutual Funds Magazine*, and is frequently quoted in *The New York Times*, *The Wall Street Journal*, *The Washington Post*, *Time*, *Newsweek*, *Fortune Magazine*, *Forbes Magazine*, *Money Magazine*, *Kiplinger's Personal Finance Magazine*, *Trusts & Estates*, *Investor's Business Daily*, *Smart Money* – and many more. Slott is the author of "Your Complete Retirement Planning Road Map" (Ballantine Books; 2007), "Parlay Your IRA Into A Family Fortune" (Viking; 2005), "The Retirement Savings Time Bomb and How to Defuse It" (Penguin; 2009) and the monthly IRA newsletter "Ed Slott's IRA Advisor."

"Ed Slott is the foremost expert on IRAs and Roth IRAs in the world," said Mike Steranka, CEO and founder of RPS.

TO RESERVE YOUR SPOT, CALL 410.451.9500.

Jane Sinclair

President

Retirement Planning Services, Inc.

Jane Sinclair is the president of Retirement Planning Services, Inc., (RPS) where she has been an instrumental team member since joining the firm in 2005. At SinclairProsser Law, LLC, where she worked for over 10 years, Jane worked hard to help preserve clients' estates through the law firm's conservation strategies.

Jane's decade of experience with SinclairProsser Law dovetailed perfectly with RPS' retirement and income planning philosophies. Jane is a strong advocate of using diversified portfolios to protect clients through the ebbs and flows of life's cycles, whether it is family, health, job, or economically related. "It is a great experience and truly rewarding to hear the appreciation and thankfulness from our clients. We work hard to protect their life savings and create streams of income using guaranteed fixed insurance products to provide safety and potentially peace of mind during retirement," comments Jane.

RPS stresses a conservative and disciplined approach in retirement and income planning. Jane assists in reviewing existing and new client portfolios to help increase safety, provide liquidity and income while planning that the financial strategy and estate plan synchronize accordingly.

Jane has worked with hundreds of RPS' clients in the Anne Arundel County and surrounding areas. She is a proud member of the community, living in Eastport and supporting local causes. Outside of work, Jane enjoys working out at her gym, spending time with her daughters, Tara, who is recently married and Katie, who is a recent graduate of Virginia Tech.

To learn more about Jane and Retirement Planning Services, Inc. visit www.RetirementPlanningToday.com, call 410.451.9500.

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