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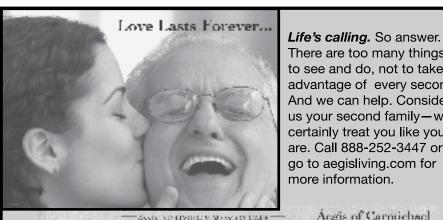
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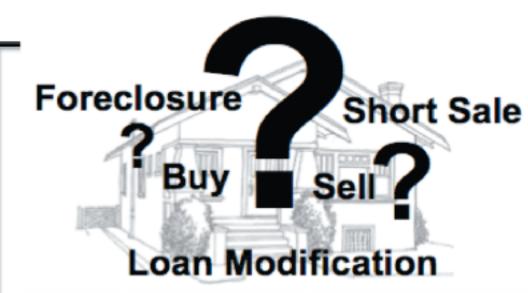


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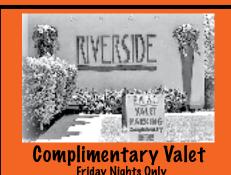
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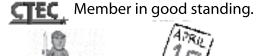
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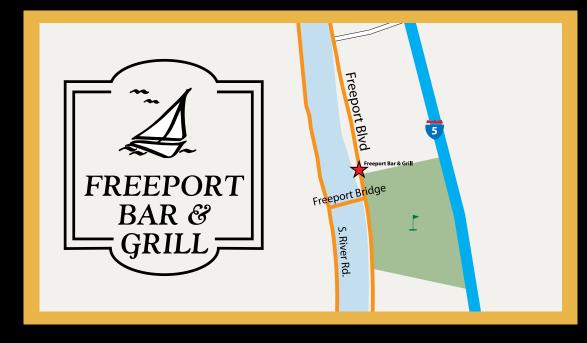
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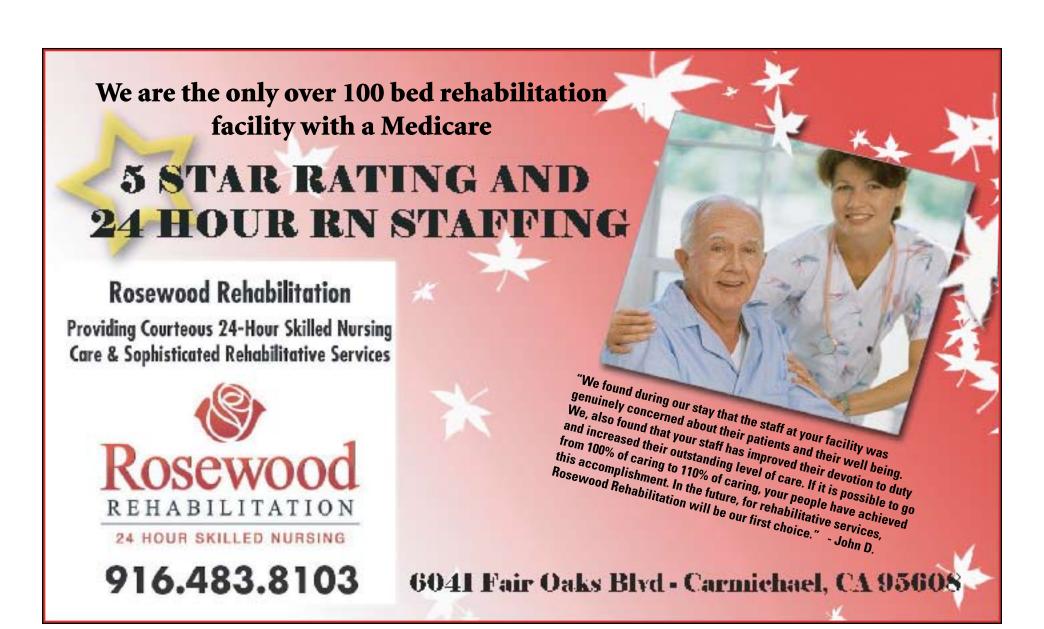


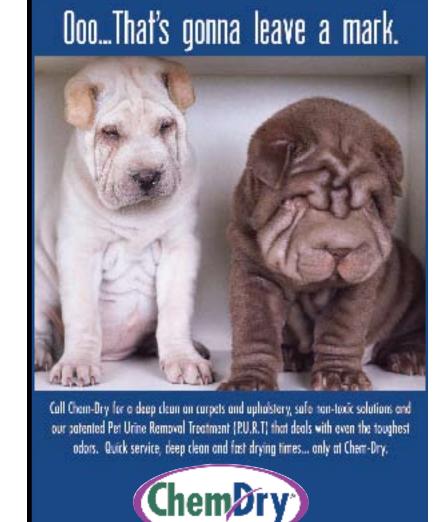














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12865 River Road, Courtland, CA 95615. \$890,000

Terry Mulligan
Prudential Dunnigan Real Estate
916-768-3796





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Wonderful home and all redone for you. New roof this year as well. This is a wonderful area of River Park and you can walk or ride our bike to CSUS or also down to the river for a swim! Did have 3rd bedroom but it was converted to a great den/study/office directly off the living room, works very well.

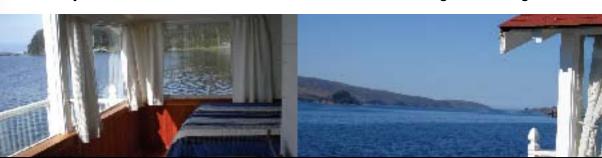
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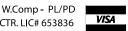
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Mother's Day

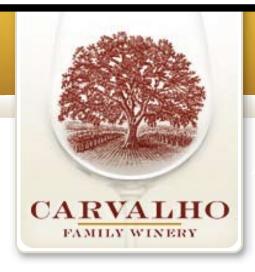
Sunday, May 9th





For reservations 916-443-5154

2924 Freeport Blvd Sacramento, CA 95818 www.taylorskitchen.net Wed-Sat: 5-9:30





Upcoming Events

April 21, 2010, Wednesday: Wine, Women & Chef Night
An evening of wine paring & chef demonstrations.

April 24 & 25: Come Zin with us In April Featuring Zinfandel Pairings all month.

Bottle your own Zin - April 24 & 25

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- You can move your assets into an IRA
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- You can convert you current plan to a Roth IRA.

Simplifying your finances is an important part of a sound financial strategy.



Ed Guanill Retirement Director The Affinity Group

Direct: (916) 285-6318 x 220

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Rollover IRA

A Rollover IRA is often used by people who have lost, changed jobs, or retired and have assets in their IRA, 401(k), 403(b) or 457 plan. Qualified distributions from such plans can be rolled over directly into an IRA without incurring any tax penalties, remain tax-deferred, and can be positioned free of market risk. A Rollover IRA can make it easier to allocate and monitor your retirement accounts.

Roth IRA Conversion

It is possible that no one has mentioned this Roth IRA conversion opportunity to you before. This is because prior to January 1, 2010 if your household income exceeded \$100,000, you were not allowed to do it. Thanks to the Tax Increase Prevention and Reconciliation Act of 2005, now you can.

WHAT MY CLIENTS ARE SAYING

After losing more than 30% of my 401(k), Ed helped me reposition it into an IRA that is protected from market declines. He explained it in simple terms I could understand and made the rollover easy for me.

~ Lee Conrad, Elk Grove

Ed helped my wife and I understand the benefits of a Rollover IRA after I had changed jobs and my wife was laid off from hers. We weren't sure about the tax situation and Ed helped us complete the rollover without any tax consequence.

~ Clint and Jenni Crow, Roseville

Last year I lost my job and had a 403(b) in my previous employer's plan. I lost about 40% in 2007 and 2008. I met with Ed and he helped me roll it over to an IRA that is no longer losing money and he helped me get back a portion of what I lost.

~ Denise Torenson, Sacramento

You may qualify to have your Roth IRA positioned FREE OF MARKET RISK.

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