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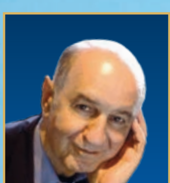
SEPT. 27 – OCT. 4, 2015 ❧ CRYSTAL SYMPHONY

*Aboard the #1 Cruise Line in the World**

PAUL LIM
Assistant Managing Editor

WALTER UPDEGRAVE
Columnist

BUILDING *The* NEW RETIREMENT



HAROLD EVENSKY

MARY ELLEN STANEK

JACK ABLIN

DEENA KATZ

Join *Money* magazine's editors and experts for a luxury cruise and build your retirement strategies

Breathtaking beauty—As nature blankets the land in red, orange, and yellow, marvel at gilded castles, stunning skylines, and historical treasures

Profitable ideas—Gain sharp insights and specific recommendations for maximizing your retirement strategies

Personal connections—Enjoy the friendly atmosphere, get to know our experts, and meet people like you who are ready to enjoy retirement to its fullest

Relaxation—Whether you're looking for a haven of tranquility or a center of activity, you'll find it aboard the world's finest cruise line, Crystal Cruises

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MONTREAL ❖ QUEBEC CITY ❖ MAGDALEN ISLANDS ❖ HALIFAX ❖ BAR HARBOR ❖ NEW YORK

Dear Friend and Fellow Cruiser:

"Save smart, live well, and leave a legacy." It's a great mantra for retirement: eight little words that sum up what is a demanding and, we all hope, rewarding pursuit.

A simple mantra fits, however, because simplicity still has a place in retirement planning. Despite headwinds like a longer time horizon, the current low-income market environment, and the need to strategically allocate beyond stocks and bonds, there are only a few distinct, very important retirement decisions that really matter. Those are the ones you need to get right, and we will soon help you plan for them in person aboard the first-ever ***Money* Magazine Cruise, September 27 - October 4, 2015**.

This is a wonderful opportunity for you to come sail, speak, relax, and exchange ideas with some of today's foremost retirement planning experts as we explore scenic New England and French Canada in six-star luxury aboard the fabulous **Crystal Symphony**.

We'll traverse the Gulf of St. Lawrence, visiting six extraordinary ports of call, and get to know one another as we enjoy impeccable service, the finest amenities, and gourmet cuisine.

And, while you revel in this unforgettable voyage, you'll learn some of the best new ideas for retirement planning: invaluable tools for smart saving, flexible spending, income investing, and managing assets throughout all stages of retirement. You'll also take home some specific investment ideas direct from our seminar faculty!

Please read on to learn more, and make your plans today to join us for a fun and relaxing journey in search of the greatest destination of all: a secure retirement and financial future!

With warm regards,

Paul Lim
Assitant Managing Editor

Walter Updegrave
Columnist

Your Hosts

PAUL LIM

Paul Lim is an assistant managing editor at *Money*. Before that, he was chief financial correspondent for *U.S. News & World Report*. He has also written investing columns for *The New York Times* and *Los Angeles Times*.

WALTER UPDEGRAVE

Walter Updegrave is a *Money* columnist and the editor of RealDealRetirement.com, a site that offers easy-to-understand advice on all aspects of retirement planning. Prior to launching his website, he spent nearly 30 years at *Money* where he wrote and edited stories about smart saving and investing strategies as well as savvy ways to convert retirement savings to lifetime income. Mr. Updegrave has appeared on *The Today Show*, *CBS This Morning*, CNN, and *The Oprah Winfrey Show*.

LEARN FROM THESE *Distinguished* GUEST SPEAKERS:

HAROLD EVENSKY

Harold Evensky is the chairman of Evensky & Katz. Mr. Evensky has been recognized by *Worth* magazine as one of the top "100 Wealth Managers," by *Investment Advisor* as one of the "25 Most Influential People in the Financial Planning Industry," and by *Financial Planning* as one of five "Movers, Shakers and Decision Makers, The Most Influential People in the Financial Planning Profession." *Investment News* named him one of the "25 Power Elite" in the financial services industry. He is a Professor of Practice at the financial planning program at Texas Tech, and the author of *Wealth Management.*

DEENA KATZ

Deena Katz is a partner at Evensky & Katz, a wealth management firm. She has written six books on financial planning and practice management topics, and served as editor-in-chief of the *Journal of Retirement Planning*. Five times Ms. Katz has been on *Investment Advisor's* list of the "Most Influential People in the Industry" and has been included on *Worth* magazine's list of top financial advisors numerous times. She received her bachelor's and doctorate of humane letters from Adrian College, where she was the recipient of the Young Alumni Achievement Award.

MARY ELLEN STANEK

Mary Ellen Stanek is director of Asset Management and chief investment officer of Baird Advisors. She has more than 30 years of investment experience managing various types of fixed-income portfolios. Prior to joining Baird Advisors, Ms. Stanek was president and chief executive officer of Firstar Investment Research and Management Company (FIRMCO) and was director of Fixed Income. At Baird she is responsible for the formulation of fixed-income strategy as well as the development and portfolio management of all fixed-income services. Baird Advisors manages $24 billion in fixed-income assets.

JACK ABLIN

Jack Ablin, CFA, is the executive vice president and chief investment officer of BMO Private Bank. He is responsible for establishing investment policy and strategy within BMO Private Bank throughout the U.S. Mr. Ablin is the author of *Reading Minds and Markets: Minimizing Risk and Maximizing Returns in a Volatile Global Marketplace*, which made the *Wall Street Journal's* best-seller list in 2009. He was also named one of the top 100 Wealth Advisors in North America by *CityWealth* magazine in 2006, 2010, 2011, 2012, 2013, and 2014.

SEMINARS AT SEA PROGRAM OVERVIEW

Join our experts as we explore the latest best thinking in retirement planning and help you chart your course for a great post-work life

DAY 1 TUESDAY, SEPTEMBER 29

MORNING SESSION: To begin, we'll explore **how the markets and the economy will be different** in the coming years. The panelists will look at projections for the equity and bond markets as well as the domestic economy. Harold Evensky will explain why focusing on long-term expectations is **the key to retirement planning**; Mary Ellen Stanek will discuss how employment rates, wage growth, and Federal Reserve policy affect the markets; and Jack Ablin will share his ideas on how America can "overcome the odds" as the U.S. economy faces slow growth and the mass retirement of baby boomers.

AFTERNOON SESSION: We'll look at how you will be different in the coming years. Deena Katz, named one of Financial Planning magazine's Five Most Influential People, will help us explore how your retirement will be nothing like that of your parents' generation and why **you no longer "retire," rather you "reinvent."** Mr. Evensky will introduce the concept of "squaring of the curve" in projecting expenses in retirement. The panelists will discuss **where and how you'll live** over the next few decades and will offer **strategies for living a 40-year retirement.**

DAY 2 SATURDAY, OCTOBER 3

MORNING SESSION: On Day 2 we will cover **how to manage and grow your assets** in light of what you learned on Day 1. The panelists will tackle **how investing will be different** in the coming years and how to allocate your investments given market and life-span expectations. Then our faculty will delve into **specific investment choices to do the job**. Mr. Evensky will explore investment strategies for the expected low-return environment; Ms. Stanek will explain how the right bond mix can limit risk when forecasting interest rates is so difficult; and Mr. Ablin will discuss ideas such as using ETFs to navigate volatile global markets. Finally, we'll look at investing for fun: where the opportunities are, and what are the related risks.

AFTERNOON SESSION: The experts will discuss how to **manage your assets for the unknown time horizon of retirement**. This discussion will explore the **new thinking on drawdown strategies**, with Mr. Evensky describing his "two bucket" strategy to help you **effectively manage short- and long-term expense needs**. The panelists will then discuss how generating income will be different in the coming decades. Among the topics: investing in dividend stocks, bonds, and other vehicles, the use of longevity annuities to guarantee you won't outlive your money, and smart tactics for maximizing Social Security benefits.

ASK *the* EXPERTS ROUNDTABLE

We all deserve straight answers to our most pressing financial questions, and you'll find them and more at this one-time-only event! From personal and family finances to investing and portfolio management, everything is in play here. So come with your own objectives in mind, ask the experts, and let them apply their collective experience and expertise to help you make smarter, more confident financial decisions.

Come Discover the Treasures of Ne

DAY 1

Sunday, September 27

Montréal, Québec, Canada

Begin your journey in the city called the "Paris of the North" for its proud French culture, historical landmarks, and rich heritage. Savor the idyllic blend of old and new, where 18th-century buildings of the Place d'Armes, the namesake Mount Royal, and the ultra-modern charm of downtown form a magnificent backdrop in this diverse and vibrant city.

DAY 2

Monday, September 28

Quebec City, Québec, Canada

Go inside fortress walls high atop Cap Diamant and explore magnificent churches, gardens, and charming boutiques lining the old city's cobblestone streets. Outside the walls, see North America's largest shrine, enjoy majestic fall colors and scenery, and savor the fine arts and cuisine of Quebec City, a venerable cradle of French civilization in North America.

Great shore excursion options available here:

Spectacular Falls of Québec
Old Québec on Foot & Tea at Chateau Frontenac
Flavors of the Island of Orléans

DAY 3

DAY 7

Seminar at Sea

Tuesday, September 29 & Saturday, October 3

Attend powerful lectures with our renowned market experts, ask questions, and receive timely, actionable insights for continually growing and protecting your portfolio in the long run.

Wednesday, September 30

DAY 4

Magdalen Islands, Canada

Quickly forget about the bustle of everyday life as you revel in tranquility and isolation on the Isles de Madeleine, or Magdalen Islands. Here, harp seals, over 250 species of birds, and cool breezes are your primary sights and sounds, and once-in-a-lifetime opportunities to see countless rare and endangered species await you.

Great shore excursion options available here:

A Taste of the Islands
Cooking Lesson with Chef Johanne Vigneau
Cap-aux-Meules Cliffs by Sea Kayak

w England & French Canada

DAY 5

Thursday, October 1

Halifax, Nova Scotia, Canada

Listen as bagpipers bid you a warm welcome to Halifax, capital of Nova Scotia, where Scottish traditions still play an indelible role in this, one of Canada's most memorable cities. Tour modern downtown, and before you leave, shop for hand-knit Scottish woolens and other authentic items in the one-of-a-kind waterfront shopping area.

Great shore excursion options available here:

Nova Scotia Art Gallery Visit & Wine Tasting
Halifax Remembers *Titanic*
Nova Scotia White-Water Rafting

DAY 6

Friday, October 2

Bar Harbor, Maine, USA

Savor the picturesque valleys and emerald-green forests as you visit Mount Desert Island and the charming seaside town of Bar Harbor. Stroll through downtown, where you'll find inviting shops and art galleries, or taste the freshest and most delectable seafood amidst a rugged coastal backdrop as awe-inspiring as any in North America.

Great shore excursion options available here:

Nature's Wonder: Acadia National Park
Frenchman's Bay Lobster Boat Cruise
All the Sights & New England Lobster Bake

DAY 7

DAY 8

Saturday, October 3 & Sunday, October 4

New York City, NY, USA

From the bustle of Times Square to the tranquil beauty of Central Park, revel in the sights and sounds of the world's most dynamic city! Enjoy world-class arts and fabulous shopping, and choose from countless award-winning restaurants.

Great shore excursion options available here:

By Boat & by Foot: Lower Manhattan & 9/11 Memorial
Chelsea Food, Wine, & Culture Walk
Bateaux Evening Dinner Cruise

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A2	$9,420	$6,585
A3	$9,330	$6,525
B1	$9,170	$6,415
B2	$8,940	$6,260
C1	$7,650	$4,945
C2	$7,400	$4,790
D	$7,070	$4,580
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E2	$6,740	$4,375

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491 square feet

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Penthouse with Verandah (PH)

367 square feet

Spacious living area, private verandah, well-stocked bar, personal butler service, queen-sized or twin beds, flat-screen TV & DVD, CD player, data port for laptop computer hook-up, full Jacuzzi tub, separate shower, walk-in closet, refrigerator, and security safe.

Deluxe Stateroom with Verandah (A1-A3 and B1-B2)

246 square feet

Private verandah, queen-sized or twin beds, seating area, flat-screen TV & DVD, CD player, data port for laptop computer hook-up, full bathtub/shower combination, refrigerator, and security safe.

Deluxe Stateroom (C1-C2, D, and E1-E2)

202 square feet

Large picture window, queen-sized or twin beds, seating area, flat-screen TV & DVD, CD player, data port for laptop computer hook-up, full bathtub/shower combination, refrigerator, and security safe. Categories C & D have sweeping views | Category E has limited views

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30 days or less prior to cruise date: 100% of total charges per guest

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