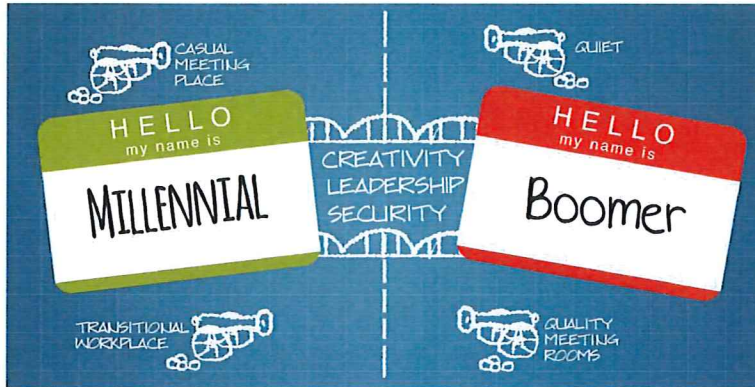


Free Seminar/Lunch & Learn Are Millennials the Next Baby Boomers?



Lakeview Room
Friday, October 26
11:30 am

Understanding the next generation and believing in them to lead the next great chapter in American history are two questions facing retirees today.

In fact the "generation gap" is making it difficult for Baby Boomer even communicate with their adult children or grandchildren. However, the Millennial Generation of today is positioned to potentially have the greatest impact on the U.S. Economy in the years to come. Please join The Choy/Freberg Group of UBS Wealth Management in Phoenix, Arizona, along with special guest speaker Jason Chura, CFP®, and he will be presenting research he has conducted and authored regarding the potential impact that Millennial Generation could have. Some key points of the discussion will include:

- ◆ The similarities between the two generations
- ◆ The potential impact of Millennials over the next decade
- ◆ Trends from the 1950's and 1980's that led to economic expansion and how it is relevant today



Space is limited so please RSVP at the HOA Office by Wednesday, October 24.
Food and beverage provided by the Horizon Room.