



IPSWICH BAY
ADVISORS

WE BRING IT ALL TOGETHER



Clifford Watkin
Ipswich Bay Advisors
With over 20 years of employee benefits consulting and administration experience, Clifford has provided employers with cost effective benefits strategies to manage the increasing costs of employee benefits.



Richard Cella III
Ipswich Bay Advisors
Richard brings 28 years of experience in the financial services industry to offer our clients a valuable combination of expertise in Retirement Planning and Investment Management.

Are You Confused Or Worried About How Medicare Works or How to Enroll?

Understanding Medicare can be daunting and time consuming!

Our panel of experts can help with this complicated process by clearly outlining:

- What Medicare is and who qualifies;
- What are the options/components of Medicare;
- What are the requirements for Medicare while I am working;
- How to enroll into a Medicare Option that will meet my specific healthcare needs; and,
- Are you prepared for the next open enrollment deadline.

This complimentary educational seminar is by invitation only. Light food & refreshments will be served. As an education seminar, no products will be sold.

Please select from one of the dates below:

Wednesday, October 12, 2011 (6:00 pm - 7:30 pm)

Wednesday, October 26, 2011 (6:00 pm - 7:30 pm)

Wednesday, November 9, 2011 (6:00 pm - 7:30 pm)

Location:

**Ipswich Bay Advisors
150A Andover Street, Suite 2
Danvers, MA 01923**

Limited seating is available, so please register early.

To register contact Michael Bettano at (978)-777-6554 ext. 18 or via e-mail at mbettano@ipswichfinancial.com

Learn more about Ipswich Bay Advisors at www.ipswichfinancial.com

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