



DEFINING THE FUTURE OF RETIREMENT

Philip G. Lubinski, CFP®

Phil Lubinski began his financial services career in 1977, preceded by five years as Executive Director for the American Cancer Society. For the past 25 years, he has been a retirement planning speaker for some of Denver's largest employers, including Lockheed Martin, Coors Brewery, Denver and Jefferson County Schools and the State of Colorado. After attaining his Certified Financial Planner designation, Phil was one of 22 advisors in Colorado admitted into the prestigious National Registry of Financial Planning Practitioners.

Mr. Lubinski's expertise is retirement income planning. He is a national speaker, trainer and recognized authority on the design of retirement income portfolios. Additionally, he developed the Post Retirement Navigator and the 3-D Diversification Model. Most recently, Mr. Lubinski co-developed the "Income for Life Model®" with Wealth2k®.