

Planning For Your Future

Get The Most From Your Retirement Funds

(NAPS)—There's some good news for retirees seeking to stretch those precious retirement dollars. Certified Retirement Financial Advisors™ (CRFA™) are specially trained in the financial issues that impact you, the retiree.

These are some of the issues a CRFA™ can advise on:

- How to reduce or eliminate tax on your social security income
- How to harvest your assets to make them last the longest
- The scientific way to divide your investments to make sure your money outlasts you
- Long-term care or Medicaid?

How these work for financing health care in later years

- Managing your IRA—why leaving your IRA to your children could turn out to be the opposite of what you hope to accomplish.
- Reverse mortgages—how do they work and can they give you extra income for a comfortable lifestyle?

How to protect your assets from liability, taxes and catastrophe.

- Why estate planning is critical to everyone no matter your level of assets—don't create needless heartache for heirs.

CRFAs™ are experienced financial advisors who take the additional 4-day training in specific retiree financial issues. Then, they must pass a four hour closed-book



It's never too late to learn how you can make the most out of your retirement savings and income.

exam and complete 15 hours of continuing education annually in financial issues specific to retirees to maintain their competence.

A survey of over 10,000 retirees ranked these three issues of top importance in selecting a financial advisor: 1) Years of experience the advisor has, 2) Whether the advisor is a specialist in retirement issues and 3) Whether the advisor has credentials from specialized training. To find someone with all three, visit www.retirement-financial-advisor.com.