



SENIOR CITIZEN OPPORTUNITIES

Getting More from Your Retirement Savings

(NAPSA)—If you're about to retire, here's some good news and bad news. At least 10 percent of the people who reach age 67 will live to 95! (National Vital Statistics Vol. 52, No. 14, February 18, 2004) Good news indeed, but it also means stretching your precious retirement savings a lot longer.

Here's some advice you can bank on about getting the most from your retirement funds. The first step is speaking to a professional trained in the financial issues that impact you, the retiree. In many cases this will mean speaking to a Certified Retirement Financial Advisor (CRFA™), a professional who will be able to advise you on these important retirement issues:

- 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



GOOD NEWS for baby boomers about to retire. There's more to do and more time to do it in.

level of assets—don't create needless heartache for heirs.

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