

Retirement In Need Of Reinvention



Contest winner Joan Clary was thrilled to meet actress Betty White.

(NAPSA)—Retirement is a concept that's constantly being reinvented. A comfortable retirement wasn't even a widespread economic goal until after World War II—and it's changing again, as the economy is making that goal more difficult to reach. Fortunately, seniors do have options.

According to executives at The Lifeline Program, seniors must now look well beyond traditional tools if they want some sort of retirement.

For most seniors, the notion of ending their work life at age 65 with a golf course membership and a gold watch is no longer the norm. Recent studies show that most seniors are working longer with little hope of an idyllic retirement.

Traditional sources of retirement income can no longer be relied on. Pensions have become rare and many seniors have not saved enough. The recession and housing crash have hurt retirement accounts and housing values.

Financial-planning experts suggest saving more, but that's not always possible. Other options do exist, though, and it's important to do your research. For example, performing a reverse mortgage on a home, selling a life

insurance policy through a life settlement and exploring alternative investments are all tactics that can add financial security and help seniors realize some of their dreams for retirement.

For Joan Clary (age 70), a substitute schoolteacher from Oakhurst, Calif., the dream was to meet actress Betty White. Fortunately, Clary won the recent Lifeline "Meet Betty White" Facebook contest and was flown to Los Angeles to meet the actress. Clary was thrilled to win. "As I turn 70, I realize Betty is one of my last role models. It's a joy to meet her after admiring her for so many years," said Clary.

Founded in 1989, The Lifeline Program offers life settlements as a new financial planning option to baby boomers and retirees. The company partners with insurance agents, broker dealers and financial planners to establish life settlement business lines. For more information, visit www.thelifeline.com, follow the company on Facebook at [Facebook.com/LifelineProgram](https://www.facebook.com/LifelineProgram), on Twitter at twitter.com/LifelineProgram or on YouTube at [youtube.com/user/TheLifelineProgram](https://www.youtube.com/user/TheLifelineProgram). You can also call 855-GO-BETTY (855-462-3889).