

# Planning For Your Future

## Get The Most From Your Retirement Funds

(NAPSA)—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](http://www.retirement-financial-advisor.com).