

**Professional Association of
Retirement Planners ®**

**THE VALUE OF WORKING WITH A
SENIOR RETIREMENT ADVISOR**

Retirement brings a lot of questions, decisions, and problems we have never faced before in our entire lives. It would not be wise to face all these new issues without a caring professional to guide you through the process. This should be a happy, stress-free phase of life. With the right help and a good plan, you should navigate this period of your life with confidence and pleasure. The following are just a few of the areas that the Professional Association of Retirement Planners can advise you while NEVER charging an advisory fee.

- **Written Retirement Income plan**
- **Maximizing your Social Security Benefits**
- **Choosing the right Medicare Supplement Plan**
- **Probate avoidance**
- **Minimizing IRA taxes for your beneficiary**
- **Guaranteed Income you cannot outlive**
- **Conservative Securities Portfolio Management**
- **Death of a spouse**
- **Travel Advice/ Medical Air Ambulance**
- **Free Annual Reviews to keep you on track**

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