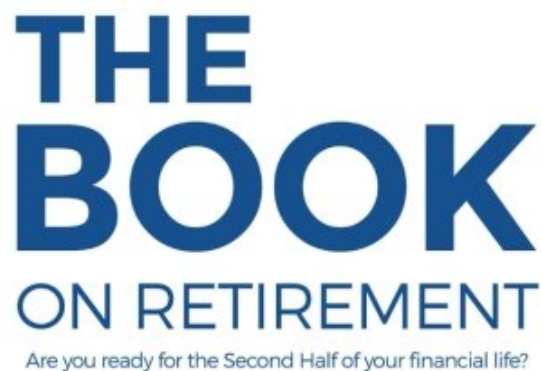


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Are you really ready for retirement? If your plan for retirement has only been focused on savings and accumulation of assets, you are likely only half prepared for retirement. The real key to a comfortable retirement is what you do with those assets during the “Second Half” of your financial life, when the focus shifts from savings and accumulation to income and distribution. Have you ever read a personal finance book that told you it’s not only okay – but a good idea – to spend money at certain moments of your life? You will now! Within these chapters you will also learn the real keys to a comfortable retirement: • Strategies for defusing the TICKING TAX TIME BOMB inside your IRA account • Ideas for protecting your assets and securing your retirement income • Strategies for minimizing taxes on IRA/401k distributions during every phase of your life • How to do a low-tax or tax-free Roth IRA conversion • Strategies for reducing or even eliminating capital gains and estate taxes • How to leverage your IRA to leave a lasting legacy and tax-free inheritance for your heirs Take the action you need to prepare for the second half of your financial life!

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