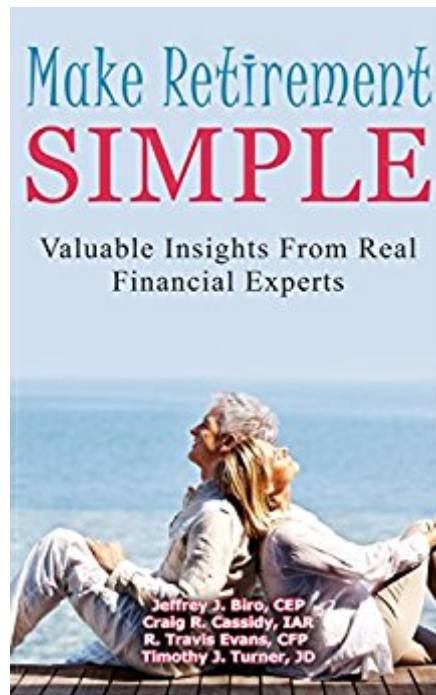


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Make Retirement Simple - Volume 1: Valuable Insights From Real Financial Experts



Synopsis

Everything should be made as simple as possible, but not simpler.- Albert Einstein

This book is called *Make Retirement Simple* because I have seen too many people make retirement planning out to be just too complicated. It's always easy to use technobabble and jargon to make things hard to understand. It's difficult to avoid using technical terms to convey information in simple terms that people understand. But, it takes special skill to make it understandable without dumbing it down so much that too much information is lost. I think that is the gist of what Albert Einstein was talking about. Let me be clear that I am not a financial planner or a financial advisor. I have never sold any financial products or services. My experience has been in developing software for the financial industry for financial advisors, planners, and financial companies. So, I have been able to be an outsider looking in at what goes on in the financial industry. This has given me insight into what is complicated and what could be made simpler. Have you read a financial or retirement book and never finished it? Was it because it was too complicated to understand and left you with a headache? Or was it because it was just plain boring and too long? Regardless, with this book we have tried to collate some valuable expertise while keeping it simple and understandable. In fact, the book is based on a short interview format rather than as a long boring educational read. We are hoping that this format is more digestible, easier-to-understand, and simpler to read. This book is also fairly short. I believe many books are too long and that it turns off the reader. We wanted this book to be something you can read quickly without you getting bored and putting it down never to finish. I've also elicited the help from three financial advisors that are actual practitioners of varying types. In this way, you get a more well-rounded view of how you can improve your retirement finances. All three of the other authors have used our RetirementView software with their clients, and that's how I know them from their relationship with Torrid Technologies. To introduce you to the other authors of this book: Craig R. Cassidy is an IAR (Investment Advisor Representative) who for over 20 years has worked with hundreds of clients from coast to coast, employing comprehensive planning services and development strategies with the goals of helping clients increase income, reduce taxation, and never run out of money in retirement. His firm Financial Vision & Investment Services, Inc. is based in Victorville, California in the High Desert area. He lives by the motto, People Don't Care What You Know Until They Know That You Care! R. Travis Evans is a CFP (Certified Financial Planner) with over 20 years of experience counseling business owners and professionals with their wealth management and estate planning; Travis has a proprietary process called Economic Efficiency Engineering that helps clients avoid unnecessary investment risk, debt traps, and taxation. His firm, Evans Financial Group, is based in

College Station, Texas. Jeffrey J. Biro, CEP, RFC supports the retirement lifestyle plans of pre-retirees and retirees with financial planning strategies that focus on growth with preservation of capital. As President of Family Wealth Advisors and Biro Financial & Retirement Services, he has assisted over 5,000 families to invest wisely and protect their assets. Jeff has over 30 yearsâ™ experience, and his firm is based out of Scottsdale, Arizona. Each one of us has some valuable insights to share with you on your journey to Make Retirement Simple. We hope you enjoy this book. Thanks and Happy Planning! Timothy J. Turner, JDFounder of Torrid Technologies

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