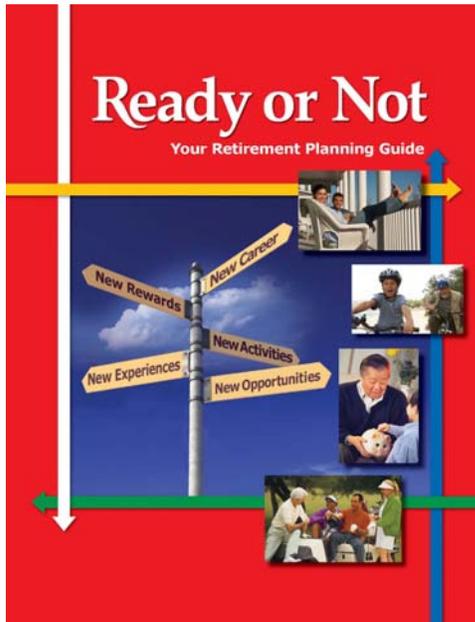


READY OR NOT

Your Retirement Planning Guide



“Whether you are 40, 50 or 60 plus, READY OR NOT is an excellent introduction to the issues of retirement. It’s an easy read that can help you formulate questions before you schedule a meeting with a financial planner, accountant or an attorney to discuss your retirement. The information about Social Security and Medicare is up to date and written in plain English.”

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The Syracuse Newspaper

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