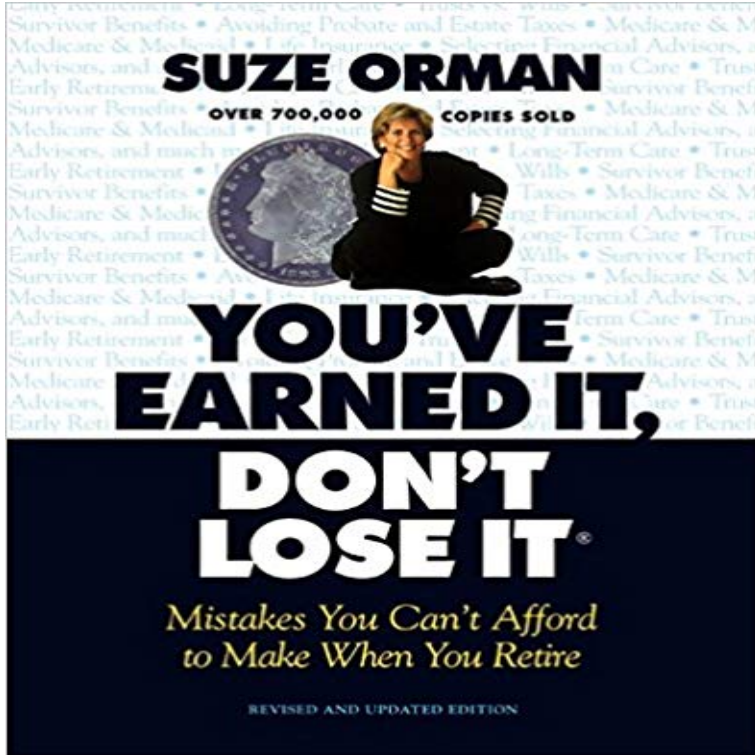


## Youve Earned It, Dont Lose It: Mistakes You Cant Afford to Make When You Retire



It's Your Money. What Happens To It Will Directly Affect The Quality Of Your Life. You don't want to become a story in one of my books, and you don't have to, says financial advisor Suze Orman, who goes beyond the usual financial primer to describe how to safeguard your financial future, illustrated with stories of ordinary, real-life people who faced misfortune because of naivete, procrastination, or misinformation. So that you can avoid making similar mistakes and so you can better protect the money you have earned and saved, Orman gives you this easy-to-understand guide to eight vital areas essential for your security and well-being. With simplicity and clarity, complete with resource lists and glossary, she covers: Choosing and assessing financial advisors. Trusts, wills, gifts, joint tenancy: Which is right for you? Early retirement: What to do and how to avoid penalties when receiving your retirement money. Joint and survivor benefits: Making sure you protect those you love. Long-term care insurance: How to choose the right policy and what you should pay for it. Estate taxes and probate costs: How to avoid them. Durable power of attorney: How it works and why you should have one. Minimizing expenses and maximizing income: getting the most for your health-care money; getting the most for your life. As featured on QVC, CNN, FOX, and more. A selection of The Book-of-the-Month Club.

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