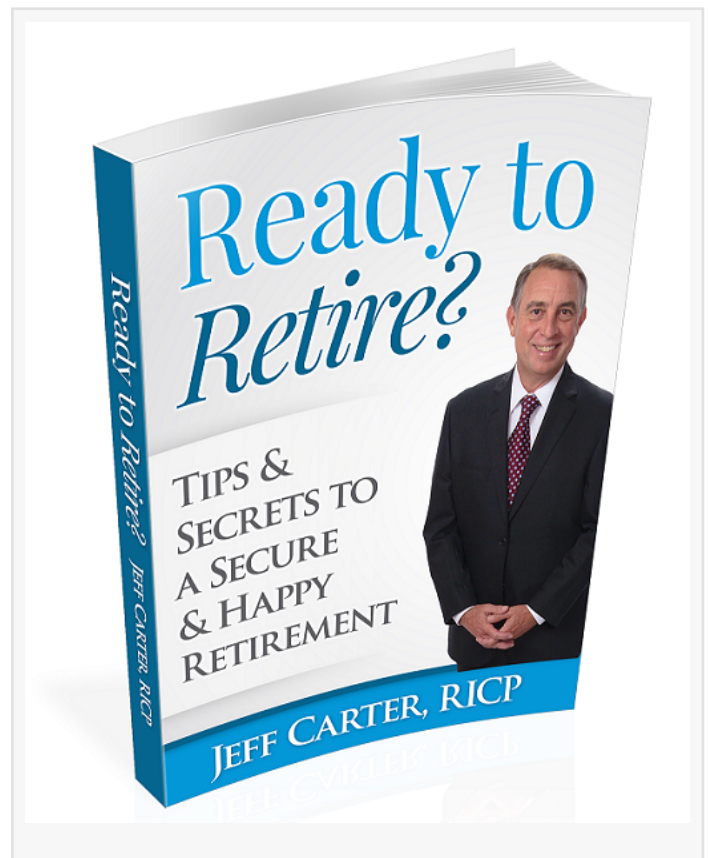


Ready to Retire? A Book for Boomers

SCOTTSDALE, ARIZONA, UNITED STATES, January 5, 2015 /EINPresswire.com/ -- We are in the midst of the largest shift to retirement in American history. As most people know, the baby boomer generation represents the post-World War II generation born between 1946 and 1964. Statistically this generation is significant because of the fact that it has an extremely large population. The vast majority of these boomers will be retiring within the next decade. Focusing on retirement income planning is more vital than ever for individuals and understanding the overlying financial system is part of that process. In addition to facing the sheer number of retirees we see retiring annually in our country, middle income boomers are vastly underserved by the financial services industry. Currently there are 29 million people born between 1952-1958 who earn between 30,000 dollars and 74,000 dollars. These people do not need to be told that life can be full of pitfalls from unexpected financial stress. In many cases they have felt that stress first-hand for most of their careers. Nationally the impact from the



2008 financial crisis is still being felt to this day and so is the stock market crash. These events have left individuals with all-time high household debts and costly mortgages. It is one thing to hope for security, it is something else entirely to create a plan that works to achieve that security.

Retirees deserve the right to have comfort in their [financial security](#) and this includes a sustainable stream of income to last throughout their retirement. The Retirement Income Certified Professional (RICP) designation has been developed in order to help retirees achieve that comfort and security. RICP education requires advanced coursework. The RICP designee is trained to understand how to structure effective retirement planning. This recognized academic designation is also designed to mitigate the risks of retirement planning so that stream of lifelong income is not put in danger. Retirement Income Certified Professional Jeff Carter has spent over 25 years ensuring thousands of clients achieve a happy retirement. In 1990 he started Smart Financial Strategies Inc. with the specific intent to realize a variety of strategies to help pre-retirees and retirees protect their nest eggs. Jeff has now turned that experience into a retirement book titled "Ready to Retire?" which is designed to teach boomers how to prepare for retirement. Jeff has been quoted as saying "my mission is to make every conscientious effort to ascertain and understand my clients' circumstances and needs, and then render those services which, in the same circumstances, I would render for myself." This book is a [road map for middle income boomers](#). It follows a step-by-step process which uses straightforward language and chronicles real world successes. Many retirement planning books create obstacles by using unnecessary jargon or being overly complicated. "Ready to Retire?" makes for a formula which is informative and easy to read. There are many concerns regarding retirement

including cost, expenses and what actions people should take when they retire. For example many retirees are unsure if they will need to work part-time or not. "Ready to Retire?" is a guide used to meet these concerns as people work towards that reliable retirement income.

Notably half of the proceeds of "Ready to Retire?" sales will go towards Crossroads which is a non-profit charitable organization which was established in 1960. Crossroads provides transitional living programs for recovering addicted adults who express a willingness and desire to learn a new way of life. Crossroads residents develop the skills and self-esteem to transition back into society as productive, respectable and fulfilled individuals. This group uses a twelve-step recovery program, group bonding and support from the Crossroads family of over 4,000 people who attend weekly meetings.

"Ready to Retire?" is a book which will assist greatly in allowing readers to live a happy, fulfilling and comfortable retirement. At this time "Ready to Retire?" requires funding to be published. Jeff has launched a [Kickstarter crowdfunding campaign](#) which will run until January 22nd in order to make this a reality. The book will be made available to those who make a crowdfunding donation of a minimum of 15 dollars. That is a small price to pay for expert advice on the path to retirement.

About:

Jeff Carter founded Smart Financial Strategies Inc. (www.smartfinancialstrategies.com) in 1990 with the specific intent of helping retirees protect their nest eggs. Jeff, who is a Retirement Income Certified Professional, has assisted thousands of clients with their retirements. Now Jeff has launched a Kickstarter campaign in order to promote his new retirement planning book titled "Ready to Retire?" which takes from this experience.

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This press release can be viewed online at: <http://www.einpresswire.com>

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