

Sacramento-Area Financial Advisor Publishes Practical Guide to Turning Retirement Savings Into Lifelong Income

In Your Retirement Sherpa, Rocklin advisor

Jim Kersey draws on 40+ years of

experience to help pre-retirees navigate the shift from saving money to living on it

ROCKLIN, CA, UNITED STATES, August 4, 2026 /EINPresswire.com/ -- James "Jim" D. Kersey, CLU®,

ChFC®, RHU®, REBC®, founder of Lighthouse Financial & Tax, has published a new book, *Your Retirement Sherpa: A Practical Guide to Building Reliable Income for Life*. Written for pre-retirees and retirees in the Greater Sacramento area and beyond, the book offers plain-language retirement income planning guidance for people preparing to make the shift from saving money to living on it.

“

I've spent a lot of time in the mountains, and climbers learn early that the summit is only the halfway point. Most accidents happen on the way down. Retirement often works the same way.”

*James D. Kersey, CLU®,
ChFC®, RHU®, REBC®*

Most retirement planning advice focuses on accumulation: how to save, invest, and grow a nest egg over a working lifetime. Kersey argues the harder questions arrive later. How do you turn what you've saved into income that can

last? Which risks matter most once the paychecks stop? And how do you avoid the missteps that can be difficult, or impossible, to undo?

Your Retirement Sherpa is designed to help readers think through those questions with clarity. Drawing on more than four decades of advising experience, Kersey walks through the fundamentals of retirement income planning, the risks that deserve the most attention after your last paycheck, and the common mistakes he has seen trip up otherwise careful savers. The book is practical rather than theoretical, written for readers who want straightforward information instead of industry jargon.

“I've spent a lot of time in the mountains, and climbers learn early that the summit is only the halfway point,” Kersey said. “Most accidents happen on the way down. Retirement often works the same way. Getting there took discipline, but the descent, turning your savings into reliable income, is where I believe people need a guide the most. I wrote this book to be that guide.”

Kersey founded Lighthouse Financial & Tax in Rocklin, California, where he has served pre-retirees and retirees across the Greater Sacramento region for more than 40 years. He holds the CLU®, ChFC®, RHU®, and REBC® designations. An avid mountaineer, he chose the book's title as a nod to the guides who make difficult terrain passable, a role he has aimed to play for his clients throughout his career.

Your Retirement Sherpa is available now for purchase on Amazon at

<https://www.amazon.com/Your-Retirement-Sherpa-Practical-Building/dp/B0H49X7RFY>.

About Lighthouse Financial & Tax
Lighthouse Financial & Tax is a Rocklin, California firm serving pre-retirees and retirees throughout the Greater

Sacramento area. The firm's approach is client-first and grounded in education, helping people make informed decisions about retirement income, taxes, and planning. Learn more at lighthousefinancialtax.com.

Investment advisory services offered through CreativeOne Wealth, LLC, a registered investment adviser. CreativeOne Wealth and Lighthouse Financial & Tax are unaffiliated. Licensed insurance professional, CA ins lic# 0590787

James D. Kersey
Lighthouse Financial & Tax
916-677-6677
[email us here](#)



James D. Kersey, CLU®, ChFC®, RHU®, REBC®,
Owner, Lighthouse Financial & Tax

This press release can be viewed online at: <https://www.einpresswire.com/article/930255606>

EIN Presswire's priority is source transparency. We do not allow opaque clients, and our editors try to be careful about weeding out false and misleading content. As a user, if you see something we have missed, please do bring it to our attention. Your help is welcome. EIN Presswire, Everyone's Internet News Presswire™, tries to define some of the boundaries that are reasonable in today's world. Please see our Editorial Guidelines for more information.

© 1995-2026 Newsmatics Inc. All Right Reserved.