NO RISK RETIREMENT INCOME

HOW TO MAXIMIZE YOUR RETIREMENT INCOME AND LIMIT YOUR RISK

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No Risk Retirement Income

Retirement is a tricky business, and statistics show that most Americans are woefully unprepared for this phase of their lives. Consider these sobering facts:

- A 2023 report from Vanguard stated that the median 401k balance for those aged 65+ was approximately $87,000.
- Traditional pensions (defined benefit plans) have all but disappeared.
- Social Security is projected to deplete its reserves by 2033 which could lead to benefit reductions for seniors without legislative intervention.
- In January 2025, annual inflation rose to 3%, above the Federal Reserve goal of 2.0% and above the 2.5% average rate since 2004. At 3%/year, prices will double in approximately 24 years.
- In 2025, the average life expectancy of a 65-year-old man is approximately 81 years and for a 65-year-old woman is approximately 85 years. For 75-year-olds, average life expectancy is 87 and 89 years, respectively, for men and women.
- The Medicare Trust Fund is projected to reach insolvency by the mid-2030s.
- Medicare does not cover long-term care. Approximately 70% of people aged sixty-five and older will need some sort of long-term care according to the Department of Health and Human Services with an average duration of about three years. Depending on the level of care required, annual costs can range from $20-105,000/year.
- About 10,000 people turn 65 every day in America, or about 3.5 million people per year. This demographic has significant implications for Social Security, Medicare, and the overall U.S. economy.

So, the bottom line is this. The good news is that we will be living longer. When Social Security was established in 1935 and set the retirement age at 65, the average life expectancy for men was 58 years and 65 years for women. The bad news is that we have to prepare for a longer period in retirement with the attendant challenges of having enough income to cover our needs for 15-20 years, managing inflation and being able to afford health care in our later years.

The purpose of this report is to help us meet all of these challenges, maximize our retirement income and limit our risk so that our “golden years” can be truly golden. Thank you for joining us on this challenging but rewarding journey.

John Nyaradi,
Bend, Oregon
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Chapter 1: Risk Free Investments

Fixed Index Annuities for Growth
A Fixed Index Annuity (FIA) is a type of annuity that offers principal protection with the potential for growth based on the performance of a market index (such as S&P 500).

Here's how it works:
1. **Principal Protection with Growth Potential**
   - Your money (premium) is not directly invested in the stock market.
   - Instead, the annuity's interest is linked to an index's performance, but your investment is guaranteed not to lose money due to market downturns.

2**. Interest Crediting Methods**
   - The annuity tracks a stock market index and credits interest based on its movement. However, your gains are limited by features like:
     - Caps: A maximum interest rate you can earn.
     - Participation Rates: You earn a percentage of the index's gain.
     - Spreads: A deduction from the index's return.

3. **Tax-Deferred Growth**
   - Your earnings grow tax-deferred, meaning you only pay taxes when you withdraw funds.

4. **Lifetime Income & Withdrawals**
   - You can take penalty-free withdrawals (usually 10% per year) after a waiting period.
   - Many FIAs offer a lifetime income rider that guarantees payments for life, even if the account runs out of money.

5. **No Market Losses**
   - Even if the index drops, you won't lose your initial premium or credited interest—your account simply earns 0% for that period.

Who Should Consider an FIA?
- People who are seeking **principal protection** with better returns than a traditional fixed annuity.
- Those who want **growth potential without market risk**.
- Retirees or pre-retirees looking for **tax-deferred growth and lifetime income options**.

Fixed Index Annuity (FIA) for Income

A Fixed Index Annuity (FIA) for Income is designed to provide both principal protection and guaranteed lifetime income, making it a popular choice for retirees who want market-linked growth with income security.

Key Features of FIAs for Income

1. **Guaranteed Lifetime Income Riders** – Many FIAs include or offer an optional income rider that guarantees lifetime payments regardless of market performance.

2. **Deferred Growth Before Income** – Unlike immediate annuities, FIAs allow your money to grow for several years before income begins, often increasing the payout amount.

3. **Roll-Up Rates on Income Base** – Some FIAs offer a guaranteed compounding roll-up rate (e.g., 6-8%) on the income base, which determines future income.

4. **Flexible Payout Options** – Income can be structured as lifetime withdrawals, joint income for spouses, or period-specific payouts.

5. **Market-Linked Upside Potential** – While your principal is protected, your income potential may increase if the index performs well.

Immediate Income Annuities

An Immediate Income Annuity (SPIA – Single Premium Immediate Annuity) is designed to provide guaranteed income right away or within 12 months of purchase. It's ideal for retirees who need instant, predictable cash flow.

How It Works

- You pay a lump sum to an insurance company.
- The insurer starts paying you income immediately (monthly, quarterly, or annually).
- Payouts continue for life, a fixed period, or a combination of both.
- Once payments begin, you can't access the principal—it's converted into a guaranteed income stream.

Key Benefits

- Guaranteed Lifetime Income – No risk of outliving your money.
- Higher Payouts Than FIAs for Income – Maximizes immediate cash flow.
- Tax Advantages – Part of the income may be tax-free due to the exclusion ratio.
- Protection from Market Volatility – Payments remain stable regardless of stock market performance. Payout Period – Lifetime vs. fixed period (e.g., 10 years).

Certificates of Deposit

A **Certificate of Deposit (CD)** is a class of saving deposit that is offered by banks and credit unions and pays interest in exchange for leaving a lump sum deposit untouched for a fixed period.

CDs are considered to be no to low-risk investments because they offer guaranteed returns and are typically insured by the FDIC (up to $250,000 per depositor, per institution) in the U.S.

Key Features of CDs:

- **Fixed Interest Rate:** Unlike savings accounts, CDs usually offer a higher, fixed interest rate.
- **Term Lengths:** Term lengths range from months to several years, for instance, 6 months, l year, 5 years, 10 years. The longer the term typically yields higher interest rates.
- **Early Withdrawal Penalties:** If you withdraw funds before the maturity date, you may face penalties.
- **FDIC Insurance:** Protected up to $250,000 per depositor at banks (FDIC) and credit unions (NCUA).
- **Compounded Interest:** Interest can be compounded daily, monthly, or annually, depending on the institution.

Types of CDs:

1. **Traditional CD** – Fixed rate, fixed term.
2. **High-Yield CD** – Offers higher interest rates, often from online banks.
3. **No-Penalty CD** – Allows early withdrawals without penalties.
4. **Bump-Up CD** – Lets you increase your rate if rates rise.
5. **Jumbo CD** – Requires a large minimum deposit (usually $100,000+).
6. **IRA CD** – A CD held within an Individual Retirement Account (IRA).

Callable CDs

A Callable Certificate of Deposit (Callable CD) is a type of CD that allows the issuing bank to “call” (redeem) the CD before its maturity date after a predetermined period. These CDs typically offer higher interest rates than traditional CDs to compensate for the call risk.

How Callable CDs Work:

1. Higher Interest Rates – They often offer better rates than regular CDs because of the call feature.
2. Call Provision – The bank has the right to redeem the CD early, usually after an initial lock-in period (e.g., 1 year for a 5-year callable CD).
3. Reinvestment Risk – If the CD is called early, you might have to reinvest the funds at a lower rate.
4. FDIC Insurance – Callable CDs are typically FDIC-insured up to $250,000 per depositor per institution.

Index Linked CDs
An Index-Linked Certificate of Deposit (Index-Linked CD) is a type of CD where the return is tied to the performance of a stock market index (e.g., the S&P 500 or Dow Jones Industrial Average) rather than a fixed interest rate.

These CDs offer the potential for higher returns while still providing principal protection, making them an attractive option for conservative investors looking for market exposure with reduced risk.

How Index-Linked CDs Work:
1. Principal Protection: Your initial deposit is protected, meaning you won't lose money even if the market declines.
2. Market-Linked Returns: Instead of a fixed interest rate, returns are based on the performance of a specified index over the CD term.
3. Participation Rate: Determines how much of the index's gain you earn
4. Cap or Ceiling: Some CDs limit the maximum return you can earn.
5. Term Length: Typically longer than traditional CDs, often 3 to 7 years.
6. FDIC Insurance: The principal (but not the potential earnings) is FDIC-insured up to $250,000 per depositor per institution.

High-Yield Savings Account (HYSA)
A high-yield savings account is a type of savings account that offers a significantly higher interest rate than traditional savings accounts. These accounts are typically offered by online banks, credit unions, and some traditional banks looking to compete with digital financial institutions.

Key Features of High-Yield Savings Accounts:
1. **Higher Interest Rates:** APYs (Annual Percentage Yields) are often **10-20x higher** than regular savings accounts. Rates can fluctuate based on the market.
2. **Liquidity:** Unlike CDs, HYSAs allow easy access to funds while still earning competitive interest.
3. **FDIC/NCUA Insurance:** Deposits are typically insured up to $250,000 per depositor, per institution.
4. **Online Accessibility:** Many HYSAs are offered by online banks, providing 24/7 access with minimal fees.
5. **Withdrawal Limits:** Some accounts limit withdrawals (often **6 per month**) under federal regulations.

U.S Government Bonds
U.S. Government Bonds are fixed-income securities issued by the U.S. Department of the Treasury to fund government operations and projects. They are considered one of the safest investments since they are backed by the full faith and credit of the U.S. government.

Types of U.S. Government Bonds:

1. **Treasury Bills (T-Bills)**
   - **Maturity:** Short-term (4 weeks to 1 year).
   - **Interest:** Sold at a discount; the difference between purchase price and face value is your return.
   - **Liquidity:** Highly liquid and easily traded.

2. **Treasury Notes (T-Notes)**
   - **Maturity:** Medium-term (2, 3, 5, 7, or 10 years).
   - **Interest:** Pays a fixed rate every 6 months until maturity.
   - **Liquidity:** Actively traded in the bond market.

3. **Treasury Bonds (T-Bonds)**
   - **Maturity:** Long-term (20 or 30 years).
   - **Interest:** Pays a fixed rate every 6 months.
   - **Best for:** Investors seeking steady, long-term income.

4. **Treasury Inflation-Protected Securities (TIPS)**
   - **Maturity:** 5, 10, or 30 years.
   - **Interest:** Pays a fixed rate every 6 months, but the principal adjusts for **inflation** (based on CPI).
   - **Best for:** Protecting against inflation.

5. **Series I Bonds (I Bonds)**
   - **Maturity:** 30 years (can be cashed after 1 year, but with a penalty if before 5 years).
   - **Interest:** A combination of a fixed rate and an inflation-adjusted rate (adjusted every 6 months).
   - **Best for:** Safe, inflation-protected savings (good for long-term holding)

6. **Series EE Bonds (EE Bonds)**
   - **Maturity:** 30 years (can be redeemed after 1 year, but with a penalty before 5 years).
   - **Interest:** Fixed rate, guaranteed to **double in value in 20 years**.
   - **Best for:** Long-term conservative investing.

Chapter 2: Low Risk Investments

Municipal Bonds
Municipal bonds are debt securities issued by state and local governments to fund public projects like schools, highways, and water systems. They are popular among investors due to their tax advantages, as many offer tax-free interest income at the federal, state, and local levels.

Types of Municipal Bonds
1. **General Obligation Bonds (GO Bonds)**
   - Backed by the full faith and credit of the issuing government.
   - Repayment comes from tax revenues.
   - Considered lower risk because they are supported by the government's ability to tax residents.

2. **Revenue Bonds**
   - Fund specific projects (e.g., toll roads, airports, utilities).
   - Repaid from the revenue generated by the project.
   - Riskier than GO bonds since repayment depends on project success.

3. **Taxable Municipal Bonds**
   - Issued when the project does not qualify for tax-exempt status (e.g., pension funding).
   - Higher yields than tax-free municipal bonds to compensate for taxes.

4. **Private Activity Bonds (PABs)**
   - Used to fund private sector projects with public benefits (e.g., hospitals, airports).
   - May be partially or fully taxable depending on use.

Key Benefits of Municipal Bonds
- Tax Advantages: Many municipal bonds offer tax-free interest at the federal level and sometimes state and local levels (if purchased in your home state).
- Low Default Risk: Historically, municipal bonds have low default rates, especially GO bonds.
- Steady Income: Regular interest payments make them ideal for income-focused investors.
- Portfolio Diversification: Munis provide stability compared to stocks.

Corporate Bonds
Corporate bonds are debt securities issued by companies to raise capital for business operations, expansion, or refinancing debt. Investors who buy corporate bonds lend money to the company in exchange for periodic interest payments (coupon payments) and the return of principal at maturity.

Types of Corporate Bonds

1. **Investment-Grade Bonds**
   - Issued by financially strong companies with low risk of default.
   - Rated BBB- or higher (S&P/Fitch) or Baa3 or higher (Moody's).

2. **Convertible Bonds**
   - Can be converted into company stock at a pre-set price.
   - Offer lower yields but potential stock upside.

Federally Backed Mortgage Notes

Federally backed mortgage notes are mortgage-backed securities (MBS) issued or guaranteed by government-sponsored enterprises (GSEs) or federal agencies. These securities allow investors to receive monthly payments derived from a pool of home loans. Since they are backed by the U.S. government, they are considered relatively low-risk investments.

Types of Federally Backed Mortgage Notes

1. **Ginnie Mae (GNMA) Mortgage-Backed Securities**
   - Fully backed by the U.S. government.
   - Issued by the Government National Mortgage Association (Ginnie Mae).
   - Primarily consists of FHA, VA, and USDA loans.
   - Considered the safest among federally backed MBS.

2. **Fannie Mae (FNMA) Mortgage-Backed Securities**
   - Issued by the Federal National Mortgage Association (Fannie Mae).
   - Not directly backed by the government but has an implicit guarantee.
   - Contains conventional loans from banks and lenders.

3. **Freddie Mac (FHLMC) Mortgage-Backed Securities**
   - Issued by the Federal Home Loan Mortgage Corporation (Freddie Mac).
   - Similar to Fannie Mae but focuses on smaller lenders.
   - Has an implicit government guarantee.

How Federally Backed Mortgage Notes Work

- Investors receive monthly payments consisting of principal and interest from homeowners' mortgage payments.
- Unlike traditional bonds, mortgage notes are subject to prepayment. Risk homeowners may refinance or pay off loans early, affecting returns.
- Yields are typically higher than U.S. Treasury bonds but lower than corporate bonds due to government backing.

Dividend Income
Dividend income is the regular cash payments that investors receive from stocks, mutual funds, or exchange-traded funds (ETFs) that distribute a portion of their earnings to shareholders. It's a popular strategy for investors looking for passive income and long-term wealth growth.

Types of Dividend-Paying Investments

1. **Dividend Stocks**
   - Companies that distribute part of their profits as dividends.
   - Common among blue-chip stocks (e.g., Coca-Cola, Johnson & Johnson, Procter & Gamble).
   - Best for long-term investors who want steady income + capital appreciation.

2. **Dividend ETFs**
   - Funds that hold a basket of dividend-paying stocks.
   - Examples: Vanguard Dividend Appreciation ETF (VIG), Schwab U.S. Dividend Equity ETF (SCHD).
   - Best for diversification and passive investing.

3. **Dividend Mutual Funds**
   - Actively managed funds focused on high-yield or dividend-growth stocks.
   - Best for investors looking for professional management.

4. **Real Estate Investment Trusts (REITs)**
   - Companies that own and manage income-producing real estate.
   - Legally required to pay 90% of taxable income as dividends.
   - Best for higher dividend yields and real estate exposure.

5. **Preferred Stocks**
   - A hybrid between stocks and bonds, offering fixed dividends.
   - Higher payouts than common stocks, but limited growth potential.
   - Best for income-focused investors.

Chapter 4: How to Maximize Social Security

Maximizing Social Security benefits involves strategic planning based on factors like your age, work history, marital status, and financial needs. Here are some key ways to get the most out of your Social Security benefits:

1**. Delay Claiming Until Age 70**

- Your benefits increase by about 8% per year if you delay claiming past your full retirement age (FRA), up to age 70.
- FRA is 66–67 depending on your birth year. Claiming early at 62 reduces your benefits by up to 30%.

2. **Work for at Least 35 Years**

- Social Security calculates benefits based on your 35 highest-earning years.
- If you work fewer than 35 years, the missing years count as $0 earnings, reducing your average.
- If possible, work additional years to replace lower-earning years in your calculation.

3. **Optimize Spousal & Survivor Benefits**

- Divorced spouses: If married for 10+ years, you can claim benefits on your ex-spouse's record.
- Survivor benefits: Widows/widowers can receive 100% of their deceased spouse's benefit if claimed at FRA.

4. **Avoid Earning Too Much While Collecting Early Benefits**

- If you claim before FRA and still work, Social Security reduces your benefits if you earn above the annual limit ($22,320 in 2024).
- Once you reach FRA, there's no earnings limit.

5. **Minimize Taxes on Benefits**

- Up to 85% of Social Security benefits can be taxed if your income exceeds certain thresholds.
- Strategies to reduce taxes:
    - Withdraw from Roth IRAs (tax-free withdrawals).
    - Manage Required Minimum Distributions (RMDs) from retirement accounts.
    - Use annuities or other tax-efficient income sources.

6. **Coordinate with Other Retirement Income**

- Balance Social Security with 401(k), IRA, and pension withdrawals to maximize after-tax income.
- Consider delaying withdrawals from taxable accounts while waiting to claim Social Security.

7. **Plan for Medicare & Healthcare Costs**
    - Medicare Part B premiums are deducted from Social Security, so account for this when planning.
    - Delaying Social Security can mean higher benefits to offset healthcare costs in later years.

Chapter 4: Why Retirees Might Need Life Insurance

Retirees may still need life insurance for several key reasons, depending on your financial situation, goals, and dependents. Here are the main reasons retirees might benefit from having a policy:

1**. Covering Final Expenses**

- The average funeral costs $7,000–$12,000, and medical bills from end-of-life care can add up.
- A small whole life or final expense policy can ensure loved ones aren't burdened with these costs.

2. **Replacing Lost Income for a Spouse**

- If a retiree receives a pension that doesn't transfer fully to a surviving spouse, life insurance can replace that lost income.
- Social Security benefits may also be reduced for a surviving spouse, so a policy can help fill that gap.

3. **Paying Off Debt**

- Many retirees still carry mortgages, car loans, or credit card debt.
- Life insurance can prevent loved ones from having to liquidate assets to cover these debts.

4. **Estate Planning & Leaving a Legacy**

- Life insurance can provide a tax-free inheritance to heirs.
- It can help equalize inheritance among children, especially if one inherits a business or property while others receive cash.

5. **Covering Long-Term Care or Medical Expenses**

- Some policies include living benefits or long-term care riders to help pay for nursing home or in-home care. This can help avoid exhausting savings or burdening family members.

6. **Paying Estate Taxes (For High-Net-Worth Individuals)**

- If your estate exceeds federal or state estate tax limits, life insurance can provide liquidity to cover taxes without forcing the sale of assets.
- Irrevocable Life Insurance Trusts (ILITs) can help keep life insurance proceeds out of the taxable estate.

7. **Funding Charitable Giving**

- Retirees who want to leave money to a church, charity, or nonprofit can use life insurance to create a larger gift than they might otherwise afford.

Chapter 5: Sophisticated and Effective Retirement Income Strategies

How you spend money in retirement is almost as important as how you save and prepare for retirement. Several strategies can help you avoid running out of money in retirement.

Things to do:

- Keep a significant portion of your retirement savings in Fixed Index Annuities which allow you to participate in market gains with no downside risk. This type of allocation also allows you to minimize the impact of inflation on your overall portfolio.

- Withdraw from taxable accounts first and then tax deferred IRAs and finally ROTH IRAs. This strategy maximizes your tax deferred growth opportunities which can make a huge difference in maximizing your overall assets and their longevity. This is a tax efficient withdrawal strategy

- Only pay taxes on money you spend. This would suggest that your retirement savings should be deployed in tax deferred investments like annuities, IRAs and Roth IRAs.

- Keep 1-3 years of liquid reserves so that you can avoid having to withdraw from stocks or equities during market downturns and so take a loss on your savings.

- Consider other retirement income strategies beyond the standard 4% rule.
    - The Guardrail Strategy- withdraw 5% on good markets and less than 4% in bad markets to help avoid running out of money in your later retirement years.
    - Use Fixed Index Annuities which offer guaranteed lifetime incomes and so reduces risk and reliance on planned withdrawals.
- Continue working after normal retirement age, either in a fulltime job or "side hustle."
    - It has been widely accepted that working past normal retirement age can offer financial, lifestyle and psychological benefits.
    - Working longer provides increased retirement savings and more years to contribute to retirement savings and more years for investments to compound
    - Working longer can allow you to delay taking Social Security benefits. Benefits increase 8%/year after full retirement age (FRA) until age 70.
    - Working longer reduces the number of years that your savings have to last. This is particularly helpful if you find yourself short of retirement savings.
    - Psychological and health benefits of working longer can also be significant. Continuing to work can provide mental stimulation, a sense of purpose and social interaction which have been proven to be factors in longevity and overall health.

  - Options include working fulltime, consulting, turning a hobby into a business or any number of “side hustles."

Things not to do:

- Don’t withdraw too much, too soon. This can lead to depletion of your savings much earlier than desired. The “4% Rule” is the most well-known rule for savings withdrawals. Historical data suggest this gives you a 90% chance of having your savings last for your full lifetime.

- Don’t take early withdrawals from IRA or 401k plans before age 59 ½ which will subject you to income tax plus a 10% penalty.

- Don’t take Social Security early. As discussed earlier, penalties for early Social Security activation are steep and long-lasting. Waiting until age 70 is optimum but even waiting to normal retirement age based on your birthday is helpful for long term income potential.

Chapter 6: How To Significantly Increase Your Retirement Income and Shock Proof Your Portfolio

Traditional asset allocation strategies typically call for some mix of various asset classes to get a balance or risk and return. Assets include Equities, Bonds, Cash, Commodities or Real Estate.

Popular strategies include:

- **The "60/40 Portfolio"** which is 60% in stocks and 40% in bonds. This balances growth with stability and is considered a moderate asset allocation.

- **The "70/30 Portfolio,"** allocates 70% stocks and 30% to bonds is a more aggressive portfolio while **a "50/50%" portfolio** would be seen as more conservative and suitable for older investors

- **The "Age minus 100 Portfolio"** suggests that you subtract your age form 100 and the result would be the percentage of our portfolio invested in stocks while the rest should be in bonds or more conservative assets.
    - Using this strategy, a 65-year-old would have 35% of the portfolio invested in stocks/equities and the remaining 65% in bonds or other safe investments. A 75-year-old would have 25% of the portfolio in stocks and 25% in bonds or other safe investments.

These are all valid asset allocation strategies and are in widespread use.

However, they all come with an inherent weakness; the need to balance growth with stability and risk reduction leads to a significant reduction in overall returns because a large portion of your portfolio is essentially "out of the market" and so generating suboptimal returns. This is akin to "fighting with one arm tied behind your back."

Is there a better way, a way to put 100% of your capital to work in the market while still managing risk?

The potential difference would be huge and could make a significant difference in your retirement experience.

Consider these facts:

Over 25 years, a $100,000 initial investment in a "60/40% Portfolio" would grow to approximately $495,000 based on 8% annual stock market returns and 3% bond returns. A 100% allocation to stocks at 8%/year would grow to approximately $685,000 over 25 years, a difference of $190,000 or 38%.

Of course, it would be unwise, to say the least, to be 100% invested in the stock market during your retirement years. A substantial drawdown like we saw in 2000 and 2008 would be devastating to your portfolio, and even a run of the mill bear market would be hard to stomach.

Average bear markets result in a 20-30% decline in stock prices and typically last from 9 months to 2 years. When they conclude, the recovery time is typically 2-3 years.

Recent bear markets include:

- 2000-2002 Dot Com Bubble: -49% on the S&P 500 that lasted about 2 ½ years
- 2008-2009 Financial crisis: -57%
- 2020 COVIC Crash: -34% that only lasted one month

Bear markets are normal and happen as a part of normal economic cycles. So, asset protection is obviously important, especially in your later years. But to ask the question again, “Is there a better way, a way to put 100% of your capital to work in the market while still appropriately managing risk?”

It turns out there is, and I would invite you to schedule a “meet and greet” call with me to learn how to deploy this sophisticated and effective retirement strategy.

https://calendly.com/janyaradi/meet-and-greet

The contents herein are for informational and educational purposes only and should not be considered investment advice.

About John Nyaradi

John Nyaradi has worked in the financial services industry since 2008 and is licensed for life insurance and annuities in Oregon, California, Washington, Texas, Ohio, Maryland, and Virginia.

He has been a Registered Investment Advisor and was Publisher of Wall Street Sector Selector, an online newsletter specializing in Exchange Traded Funds and sector rotation strategies.

He represents Symmetry Financial Group, a leading insurance organization, and is licensed with major companies like Mutual of Omaha, American Amicable, United Home Life and F&G Annuities and Life.

His investment articles have appeared in many online publications including USA Today, Kiplinger, MarketWatch, Trading Markets, Money Show, Yahoo Finance, Investors Insight, Fidelity, Seeking Alpha, ETF Daily News, iStock Analyst and many others.

He has been a guest on CNBC, Fox Business News, MarketWatch.com, WBBM CBS News Radio and National Business Talk Radio, and his book, ***Super Sectors, How to Outsmart the Market Using Sector Rotation***, is published by John Wiley and Sons and is available on Amazon.com

He is also a former United States Air Force Officer and pilot and commercial airline Captain and holds an M.S. in Management, Strategy and Leadership from Michigan State University.

He is a member of the National Association of Insurance and Financial Advisors, (NAIFA) and his primary focus is on helping prepare for and enjoy successful retirements.

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https://calendly.com/janyaradi/meet-and-greet

Schedule your 30 minute "Meet and Greet" phone call using the link above or the QR code. Looking forward to meeting you!