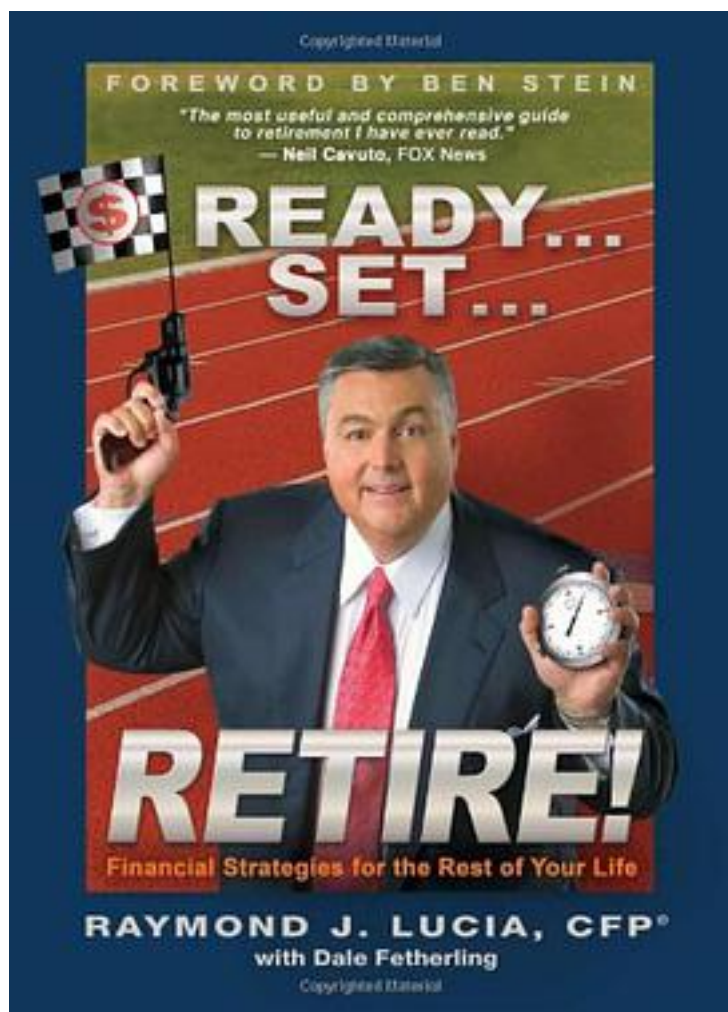


Ready...Set...Retire!



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Most investors spend too much time trying to outguess the market and not enough

time thinking about their long-term financial futures. That's why today's retirees (and soon-to-be retirees) need strategies, not stock tips. Nationally recognized Certified Financial Planner(R), radio talk-show personality, and author Raymond J. Lucia shows you little-known concepts that can fatten your savings and boost your standard of living in retirement. In an easy-to-understand and often humorous style, Lucia details how ideas such as nontraded real estate investment trusts, 72(t) elections, and equity-indexed annuities can give you, the investor, a leg up on the path to retiring in comfort and safety. Lucia brings his 30 years of experience to bear in revealing how and when to tap your retirement plans, ways to use your home as a source of retirement dollars, and how to lower taxes on appreciated company stock. He'll also explain how investing in low-income housing tax credits can help you tax-wise even as you assist others. Filled with hands-on, in-depth insights and practical advice, this book will give you all the tools you need to win at the retirement game.

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