

PREPARE FOR RETIREMENT



Certified Mortgage Planning Specialist professionals are committed, qualified and equipped to help you implement cash flow strategies to better prepare for retirement, as well as help you generate tax-free income during retirement.

Save for Retirement:

Twenty-five percent of Americans in their peak earning years (ages 50-65) saved absolutely nothing for retirement last year! CMPS professionals help you re-examine your spending habits and the way your monthly cash flow works in order to better prepare for retirement. This doesn't necessarily mean that you need to spend less or earn more. It just means that you need to spend your monthly cash flow differently. You see, most people who want to save more for retirement can do so if they just manage their cash flow differently. CMPS professionals help you examine your spending habits and identify strategies to help you re-work the numbers to better enable you to prepare for retirement.

In fact, when the Social Security Act was first enacted in 1935, the retirement age was set at 65 years old, but the average life expectancy was only 64 years old! Today, our average life expectancy in America is close to 79 years old, yet we are still using the same rules of managing our cash flow into retirement that our parents and grandparents used over 70 years ago!

Generate Tax-free Income During Retirement:

As you think about retirement, there are a few questions that should be addressed:

- What exactly does retirement mean to you?
- What will be the sources of your income during retirement? Do you expect to work part-time and generate income in this manner?

CMPS professionals work as a team with your CPA, CFP and other financial advisors to help you determine how much cash flow you need during retirement and where best to generate that income.

There are some specific strategies including:

- Reverse Mortgages
- Home Equity Lines of Credit
- Interest-Only Mortgages / Cash Flow ARMs
- Home Equity Management Techniques in Conjunction with Investment Management Strategies that Involve:
 - Annuities
 - Tax Free Bonds
 - Investment Grade Life Insurance
 - Other Safe, Guaranteed & Diversified Investments



fast facts

- Save for retirement
- Learn how to generate tax free income during retirement
- Plan a strategy for retirement
- Know cash flow options that are safe for retirement



Greg Lartilleux, CMPS®

Avenir Mortgage Planners
140 Mayhew Way, suite 902
Pleasant Hill, CA 94523

(925) 627-2111 ext.145 direct
(408) 772-1276 alternate
(925) 627-2770 fax
greg@AvenirMP.com
<http://www.AvenirMP.com>

AVENIR 
MORTGAGE PLANNERS