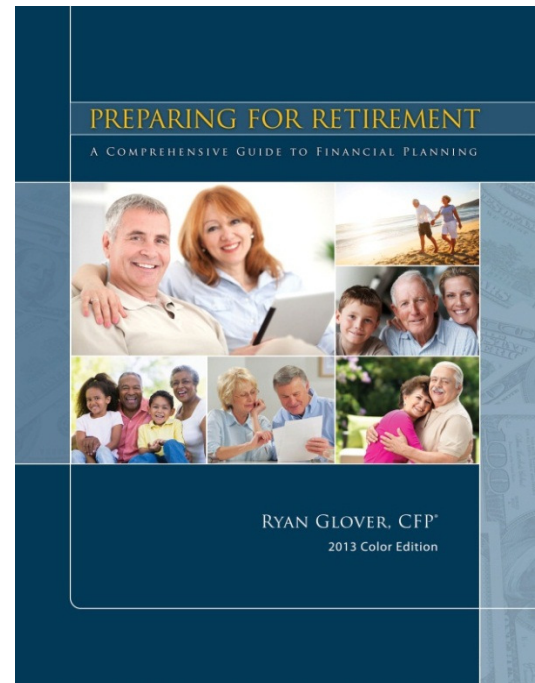


Ryan Glover Certified Financial Planner®



Interview Topics:

- Investing for Retirement in the “New Normal”
- How to Create an Income Stream in Retirement
- The Need for Financial Education in America
- Working with Financial Professionals
- Proper and Improper Usage of Annuities



Preparing for Retirement: A Comprehensive Guide to Financial Planning

This is an educational text on financial planning, and more specifically, retirement planning. In order to have a successful retirement, you must have a plan that allows you to identify risks, reduce taxes, find good investments, understand insurance, and manage your estate planning. Preparing for Retirement does this with a 176 page guide that is full of easy to read charts, examples, and an appendix of commonly used financial planning forms.



Author Bio:

Ryan is a Certified Financial Planner® who has been actively practicing for over the past decade. In 2008 he founded Tarheel Advisors, LLC which is registered investment advisory firm specializing in retirement planning. Ryan also teaches "Preparing for Retirement" at several universities and community colleges in North Carolina. Ryan currently resides in Greensboro, NC with his wife, Marie, and two boys.

Preparing for Retirement: A Comprehensive Guide to Financial Planning
by Ryan Glover, CFP® (Tarheel Advisors, LLC, 2015), 176 pages paperback, \$13.95 (U.S.)
ISBN 1508860084. To order: visit www.preparingforretirement.org

MEDIA CONTACT: Ryan Glover, ryan_glover@tarheeladvisors.com, 336.510.7255

About the Author



Ryan Glover, a financial planner and investment advisor for over the past decade, has dedicated his career to educating investors so that they can empower themselves to make the right decisions in investments and retirement planning. Ryan has a unique perspective on finance due to his varied experience working at national discount and full-service firms in addition to co-founding his own wealth management practice.

While at the University of North Carolina at Chapel Hill, Ryan began his career as an intern at Scottrade, a national online brokerage firm with a local office presence. According to Ryan, “Scottrade was a great place to start my career. Since it is a discount service, you get to see the complete gambit of strategies being attempted by different

investors. After seeing such an array of strategies it didn’t take long to see which ones worked and which didn’t.” After learning the business, Ryan decided to move from Scottrade to Merrill Lynch to further his career and become a Certified Financial Planner®. While the move to Merrill Lynch was promising, the timing was less than perfect. Two years after moving to Merrill Lynch, the company was purchased by Bank of America in the middle of the “Great Recession” of 2012. The merger lead Ryan to the conclusion that the only way he was going to be successful in the financial services industry was to start his own firm on his own terms, and he founded Tarheel Advisors, LLC with Walter Hinson at the end of 2008.

With each position and promotion in Ryan’s career, he started to notice more and more that there was an overabundance of information available to investors thanks to the internet and financial TV. While the internet greatly democratized the financial services industry for the average investor, it still took a great amount of time and knowledge to properly navigate the landscape. This was the inspiration for Ryan to write *Preparing for Retirement: A Comprehensive Guide to Financial Planning*. Ryan’s goal was to create a concise, yet comprehensive resource for investors to utilize in their retirement planning. His book will help investors of all skill levels create and implement a successful financial plan. In addition to writing the book, Ryan also teaches classes on the book at universities and community colleges across North Carolina.

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About the Book



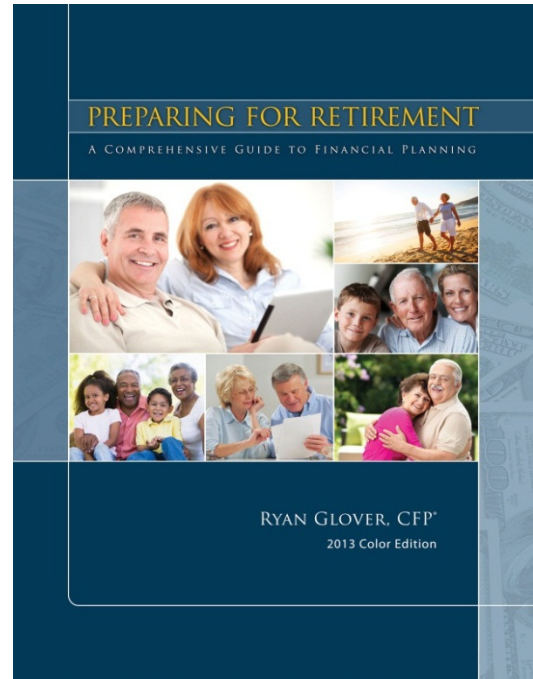
After working for the past decade in the financial planning and services industry, Ryan Glover has written a must-have guide that will show investors of all skill levels how to navigate the complexities of the financial world and properly construct a retirement plan.

In this debut title, *Preparing for Retirement: A Comprehensive Guide to Financial Planning*, Ryan has taken his years of experience as a Certified Financial Planner® and put them into an easy to read and concise guide for investors. His valuable insights show individuals what it takes to accumulate and grow their assets, but also concentrates on giving investors strategies to protect their wealth and create distribution strategies for retirement.

Preparing for Retirement: A Comprehensive Guide to Financial Planning is written as an informational guide that is broken up into a variety of sections. Readers are instructed on different topics with a variety of real world examples, tables, and graphs. Also, there is an appendix that has commonly used financial forms that are useful for investors in constructing budgets and determining risk profiles.

Readers will learn:

- How to determine the appropriate rates to use in a financial plan
- What risks can derail your retirement and how to mitigate them
- How to manage and lower your tax burden
- What investments are available to individuals
- How to put these investments together to create a successful asset allocation
- Why you need to take advantage of tax deferred accounts
- How to build a successful distribution strategy for retirement
- What annuities are and when they are and aren't appropriate for investors
- How to calculate and maximize social security benefits
- How to evaluate long-term care insurance
- How to create an effective estate plan



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Interview Topics



Investing for Retirement in the “New Normal”- Artificially low interest rates have created an environment dramatically more challenging for traditional savers. These low interest rates have changed a variety of aspects in the financial planning field such as how individuals generate income from their investments and usage of the traditional 4% withdrawal strategy.

How to Create an Income Stream in Retirement – CDs, Treasuries, Annuities...these were good forms of retirement income in the past, but not so in a 0% interest rate environment. What strategies are available to investors now to generate badly needed income from their retirement savings?

The Need for Financial Education in America – The basics of financial planning, much less more advanced techniques, have been entirely ignored by the American education system. Why is this valuable knowledge ignored in traditional education, and what can schools do to improve?

Working with Financial Professionals – There are over 100 different designations for professionals in the financial services industry. Many of these designations require little more than having a pulse and a checking account, so how is the average investor supposed to properly conduct due diligence on the professionals they hire.

Proper and Improper Usage of Annuities – There aren't any bad annuities, just bad annuity sales people. With many products having prospectuses with over 300 pages, it can be difficult, if not impossible for the average investor to understand these products. Additionally, many popular income riders give investors the impression that they are guaranteed returns of 7% or higher, when in reality it's likely that these investors will realize rates of returns of 3% or less.

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Financial Planning Fun Facts



- According to a study by Aetna and the Financial Planning Association, 31% of pre-retirees would prefer to clean the bathroom or pay bills than plan for retirement.
- A retirement in Manhattan will require approximately three times the income as a retirement in Texas.
- According to the Holmes-Rahe Life Stress Inventory, retirement is more stressful than pregnancy, death of a close friend, and foreclosure.
- There are over 100 professional designations in the financial services industry.
- There is no experience or testing requirements to call yourself a “Financial Advisor.”
- The top US marginal tax rate reached 94% after WWII.
- If you are a healthy 65-year-old, you have a 25% chance of living to the age of 92 for a man and age 94 for a woman.
- The U.S. Treasury accepts voluntary payments to reduce the national debt. A \$1,000,000 payment in 2012 would have funded the federal budget for approximately 9 seconds.
- Over 90% of the return of a portfolio will be dictated by the asset allocation utilized. The remaining 10% is decided by things like security selection and market timing.
- Upon death, any individual can pass up to \$5 million in assets to beneficiaries estate tax free.
- There are over 8,000 mutual funds in the United States, and even more if you count different share classes.
- According to the 2013 Edelman Trust Barometer, only 43% of the public trust the Financial Advisor/Asset Management industry, putting it last in their rankings behind banks (49%) and the media (50%).

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FOR IMMEDIATE RELEASE

Certified Financial Planner® Ryan Glover Releases Third Edition of *Preparing for Retirement: A Comprehensive Guide to Financial Planning*

GREENSBORO, NC (March 2015)—North Carolina based Certified Financial Planner® Ryan Glover has released the third edition of *Preparing for Retirement: A Comprehensive Guide to Financial Planning*. An eleven-year veteran of the financial services industry, Ryan shares his expertise on a wide range of subjects relevant to retirement planning such as investment management, the ever-changing tax code, the risks that can derail your retirement, how to properly title assets and manage your estate plan, and much more.

Preparing for Retirement: A Comprehensive Guide to Financial Planning is the definitive guide for retirement planning for investors of all ages. With 10,000 baby boomers retiring every day there is a huge need for education and practical advice for those on the doorstep of retirement. Glover guides his readers through the process of creating a financial plan by using real world examples and easy to read charts and graphs.

ABOUT THE AUTHOR

Ryan is a Certified Financial Planner® who has been actively practicing for over the past decade in the financial services industry. In 2008, he founded Tarheel Advisors, LLC (www.tarheeladvisors.com) which is registered investment advisory firm specializing in retirement planning. Ryan also teaches "Preparing for Retirement" at several universities and community colleges in North Carolina. Ryan currently resides in Greensboro, NC with his wife, Marie, and two boys.

Visit www.preparingforretirement.org for more information or to schedule an interview with Ryan Glover.