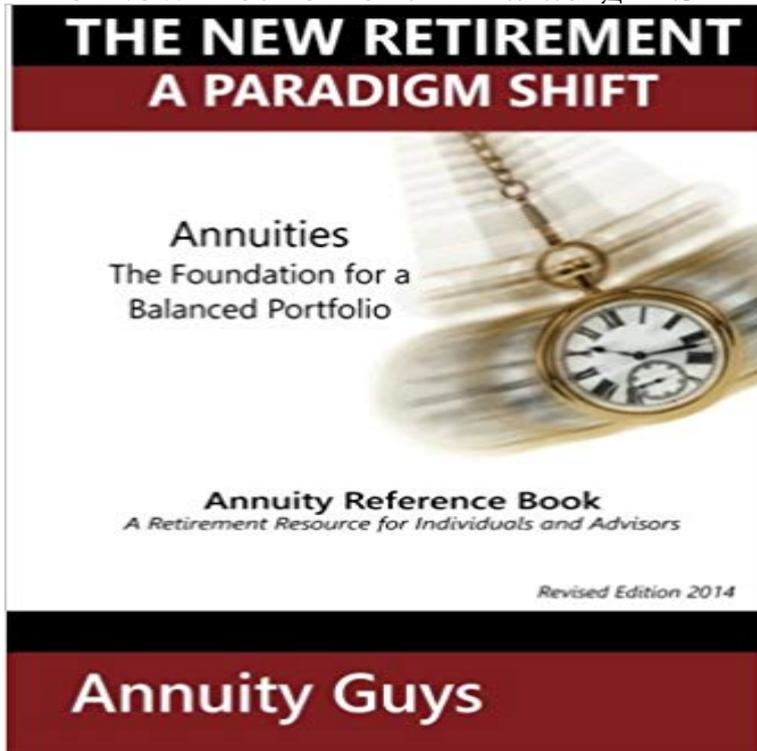


The New Retirement A Paradigm Shift



The New Retirement: A Paradigm Shift was written for financial advisors, their clients and individuals who seek a common sense approach to the use of annuities in a balanced portfolio for retirement planning. Learn: how annuities work, which annuities fit whom, what is fact or fiction, how to choose an advisor that is on your side, and why today's retiree faces unprecedented challenges. The New Retirement: A Paradigm Shift began out of a desire to pull years of experience and research together for the present retirement crisis. These resources have been made available and shared on an individual basis by the Annuity Guys over the course of many years as multi-disciplinary financial advisors. Dick has written and compiled hundreds of pages of information for newsletters, websites, retirement planning seminars, and client letters. Use this book as a reference guide or field book, study what you need more knowledge on, and use it as needed for learning more about retirement planning and the different types of annuities and advanced annuity strategies that true annuity specialists can implement for their clients. In addition, the Annuity Guys have enjoyed the shared experiences of discussing firsthand financial strategies and annuity experiences with hundreds of individuals—some experiences good, some bad, and a few somewhat ugly! Dick and Eric have woven professional experiences, involving some real-life examples, from their individual financial practice experience. It is their hope that this helps bring the reality of making good financial decisions to life for each reader, making for enjoyable yet informative reading. Names and details have been changed to protect clients or other individuals' identities. So read, learn, enjoy, and apply when appropriate. About the Authors, Dick and Eric are retirement educators and have dozens of nationally viewed videos on retirement and annuity

issues with about one million views on their YouTube video channel. The Annuity Guys enjoy entertaining viewers with their off-beat sense of humor, lighthearted sarcasm, and no shortage of expertise on annuities as they discuss today's retirement challenges. Dick is a national annuity blogger on his website at <http://AnnuityGuys.com> he provides extensive annuity research information in his educational blog posts including dozens of videos on retirement and annuity subjects. Eric is a guest commentator on the Annuity Guys educational videos at AnnuityGuys.com. Annuity Guys encourage financial objectives for the long term with younger individuals and for those middle aged or older individuals that are in or near retirement their advice is to avoid excessive risk exposure by using Gain and Retain strategies.

Abravanel's World of Torah, upon completion, will comprise a multi-volume set of Don Yitzchak Abravanel's commentary to the Five Books of Moses. This series is not a linear translation but rather a methodical, structured interpretation of Abravanel's commentary. It is designed to be read and studied independently or can be used as an excellent guide and helpful companion to the Hebrew original.

Abravanel's World of Torah: Bereshit was originally published by Torah Renaissance Press in 2012. This was followed by a Second Printing (2nd Ed.) in 2013 and a Third Printing in 2014.

Abravanel's World of Torah: Shemot Volume I covers the first six parshiyot in Sefer Shemot. This volume features a systematic translation of Abravanel's classic commentary beginning with Parashat Shemot until the end of Parashat Mishpatim, plus much more.

Abravanel's World of Torah: Shemot Volume II concludes Sefer Shemot. It features an in depth analysis of the Mishkan (Tabernacle), the Thirteen Attributes, and much more.

Vayikra is due out in the Spring of 2017.

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