SPECIAL REPORT
by Robert Carlson

Retirement Know-How: How to Get the Most out of Your Retirement

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Retirement Know-How: How to Get the Most out of Your Retirement

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How to Get the Most out of Your Retirement

Did you ever imagine what it would be like if you ran out of money during retirement? This is a fear that runs across every mind in America when planning for retirement. Luckily for you, in this special report, I have seven secrets that will help plan you for a richer retirement. These exciting income opportunities that I'll unveil will allow you to live the retirement of your dreams!

Secret No. 1: Spend Your Winters Cruising the Caribbean with a Pile of Dividend Checks Waiting for You

With a little know-how, you can start living this lifestyle with a few clicks of a mouse.

Let me explain…

As you know, there are hundreds of S&P 500 stocks that will send you a monthly check. The problem is that they typically average just 2.5%! *That's barely enough to pay for a round of golf.*

However, when you start cashing checks from my three favorite income funds, you can make almost three times more money!

So, if you are currently receiving $1,000 a month, you'll begin to make $3,000 a month when you start cashing the checks from these three great funds.

COMPANY:	YIELD:
• Cohen & Steers Infrastructure	8.02%
• Cohen & Steers Limited Duration Preferred	NA
• Cohen & Steers REIT & Preferred Inc	N/A

Here are some more exciting income opportunities that could work to triple your income:

COMPANY:	YIELD:
• iShares Gold Trust	0.00%
• Reaves Utility Income	N/A
• DoubleLine Emerging Market FI	5.68%
• T. Rowe Price New Asia	1.76%

- Verizon 6.74%

Secret No. 2: How to Get an Extra $167,125 for Your Retirement -- FREE

Investing When Rates Rise

Cash is trash these days because yields are too low. You lose purchasing power after inflation and taxes. Even if you shop around, you'll find that on a five-year CD, you're going to earn only a little over 3%.

You earn a higher yield with longer maturity bonds, but investors fear rising interest rates. Once rates start to rise, the value of bonds and bond funds will fall. Even a modest rate increase will reduce the value of the bonds by more than one year's interest income. When you want higher yields than cash and fear what rising rates will do to bonds, consider putting the safe or fixed-income portion of your portfolio in certain types of annuities.

Let's focus on three types of annuities.

Deferred fixed annuities. These are a classic, plain vanilla annuity. You make a deposit with an insurer. It's usually a lump sum, but periodic deposits also are possible. Each year, the insurer credits a return or yield to your account. Usually, the yield is determined by the insurer based on its expected investment returns, expenses and other factors. Yields on deferred fixed annuities usually are about equal to the yield on intermediate investment-grade or mortgage bonds. There usually is a modest guaranteed minimum yield.

You're likely to have limited access to the money in the annuity. Most insurers limit withdrawals to 10% of the principal per year without penalty for at least a period of time. You probably won't be able to take your money back or switch it to another insurer's annuity without penalty for at least seven years.

The advantages of a deferred fixed annuity are a healthy yield that rises over time if market rates rise, tax-deferred compounding and safety of principal. Of course, the major advantage is your account's principal value won't decline as interest rates rise. The main disadvantage is restricted access to your money.

Deferred indexed annuities. In principle, these are similar to deferred fixed annuities. The main difference is that with an indexed annuity, the return on your account is determined by reference to an external index, such as a stock market index. With a fixed annuity, the insurance company sets your yield each year. You don't earn the full return of the index. Instead, a formula determines the amount credited to your account based on the performance of one or more indices. On top of that, there might be a limit to the percentage of the index return you receive, known as the participation rate.

There are literally hundreds of different formulas for crediting interest to FIAs. For some perspective, the 10-year returns on FIA's typically range from 2-10%. A key point to know is that if a stock index gains 20% for the year, your account isn't going to be credited with 20% interest.

Immediate annuities. The deferred fixed annuity and deferred index annuity generally are for money you aren't planning to spend in the next seven years or longer. When you already are retired and drawing income from your bond investments, these might not be the best replacements for bonds. Instead, you should consider an immediate annuity.

These are the classic annuities. You deposit money with an insurer, and it begins making guaranteed regular payments to you. The payments last for the rest of your life, the joint life of you and your spouse or a guaranteed term of years, whichever you select. The payments aren't purely income. They are both income and a return of your principal. Once you pass life expectancy, payments are all income.

You have limited or no access to money beyond the guaranteed annual payments, depending on the annuity you select, so you should have other assets or income to tap in case of unexpected spending needs.

The payments vary considerably from insurer to insurer. My research over the years consistently shows that even among insurers with the highest safety ratings, the payments to the same person vary by as much as 20%. That's a 20% difference in your income every year for the rest of your life, so shop carefully.

All annuities are a trade-off. You transfer to the insurer the risks of low (or negative) investment returns, unexpected expenses and, in the case of an immediate annuity, a long life. In return, you have limited access to the money on deposit with the insurer and give up the potential of earning a higher return with that money. In today's investment world, you also transfer to the insurer the risk that rising interest rates will reduce the value of bonds.

Because of the trade-offs, there are few people who should put all or most of their money in annuities. But the right annuities can be a valuable addition to the nest eggs of most people.

If you want to learn which type of annuity and which of today's offerings are best for you, contact my annuity expert Todd Phillips of Phillips Financial Services. He provided the annuity examples in this discussion. You also can buy Todd's book, "The Future of Retirement Savings: How to take advantage of stock market linked growth without the stock market risk," while supplies last. It normally costs $9.95, but my readers can purchase it for $4.95, which is his cost for shipping. For details about annuities or to purchase the book, call 888-892-1102.

How to Increase your Annuity Payouts by 20% a Year

Fixed annuities or immediate annuities can make a portfolio last longer. They can provide steady income for life and reduce the portfolio's volatility; it won't be as subject to market fluctuations.

Annuities are not all the same. Yields and rates of return vary considerably. Insurers have different investment experiences, life expectancy assumptions and expenses. As a result, annuity shoppers should compare a number of annuities before making a choice.

Every few years for more than 20 years, I've conducted a simple survey that has the same results. Even among insurers that are top-rated for safety, immediate annuity payouts can differ between the highest and lowest payout by about 20% per month. That is 20% each month for life. Over time, that is a significant amount of money. If you want to venture outside the safest insurers, the difference is greater.

In this survey, I compare only immediate annuities. These are annuities that begin paying you a fixed amount for the rest of your life. They are simple, old-fashioned, plain vanilla annuities without all the bells and whistles and high fees. They provide income for life, so you can't outlive your income.

These days, it is very easy to compare the payouts from many different annuities. A number of brokers have websites that provide either instant quotes or delayed quotes by e-mail or mail.

You can find quotes on websites such as these:

www.annuities.direct

www.immediateannuities.com

www.AnnuityFYI.com www.annuity.com

There are other sites as well, plus you can contact in person insurance agents and brokers.

None of the sites has relationships with all insurers or lists all annuities. So, do not use only one site if you want to maximize income or survey the whole market. In addition, there are annuities sold directly by insurers or financial services firms that are not listed on other sites. I've been told that as many as half of insurers won't participate in these aggregation websites. Check the sites of Vanguard, Fidelity, T. Rowe Price, Charles Schwab & Co., Ameriprise and any other financial firm you use. You also might want to visit the sites of a few major insurers for their latest quotes. You also can contact my annuities expert, Todd Phillips of Phillips Financial Services, at 888-892-1102. He's in contact with most annuity providers.

The National Association of Insurance Commissioners has a Consumer Alert on annuities that provides a great deal of information, including warnings about deceptive sales practices, at www.naic.org.

Remember, we are talking about immediate and fixed annuities, not variable annuities. Those are a completely different vehicle. Warnings and details about variable annuities can be found on the SEC's web site at www.sec.gov.

Secret No. 3: How to Get Two or More Extra Social Security Checks Every Month

Many people are entitled to benefits they are not even aware they're entitled to. As a result, they never claim the benefit and miss out on the money. Social Security is notorious for not telling you what you're entitled to -- it's the old… don't ask, don't tell. So, as a result, if you have no idea what question to ask, they will not voluntarily tell you if you are eligible for additional benefits. In fact, even if you happen to ask, you may even get a wrong answer.

Social Security is one area you really need to be on top of your game. And how in the world can a person "know" what they don't know?

My job here at ***Retirement Watch*** is to help you figure out everything you are entitled to and to "know" the questions to ask. And hopefully, I can help you "know" the answers you are supposed to be getting.

One report I read said that your lack of knowledge could cost you $300,000 in benefits over your lifetime. All unclaimed benefits by (1) using the wrong strategy, (2) claiming too early or (3) missing spousal benefits and more.

Social Security has many cash benefits few people know about that could allow your family to collect up to four extra checks every month -- and for an extra 18 years.

The amount of money you could collect is quite staggering -- half your monthly benefit -- and not to exceed 180% of your full benefit amount.

In fact, in 2017, the government distributed over $2.6 billion in these extra checks to 4.2 million people who simply signed up to receive them.

Here's the thing. You don't have to be disabled -- nor does your child have to be disabled -- for you to grab an extra check or two. You just need to know how to claim them.

Here are a few different ways you can collect additional checks:

1) **If you are unmarried, there are three different ways you can collect a social security check:**
    - If your child is under 18 years old
    - If your child is 18-19 years old and a full-time student that hasn't finished 12th grade
    - If your child is 18 years old with a disability that began before the age of 22.

2) **Spousal and/or Widow Benefits:**

- A surviving spouse is entitled to receive 100 percent of his or her deceased spouse's retirement benefit if it is higher than the survivor's benefit.
- A married person is eligible for a retirement benefit increase to 50 percent of his or her living spouse's benefit, only if the current benefit is below whatever 50 percent of the spouse's benefit.
- Survivor's benefits can begin as early as age 60 (or age 50 if the survivor is disabled).

3) **Divorced and Widowed Benefits:**
   - If you are not remarried, you can collect benefits from your exspouse's earnings record if you were married for at least 10 years and been divorced for at least two years.
   - If you remarried after the age of 60 and your former spouse has died, you can receive a widow's benefit based on the former spouse's earning regardless of having remarried.
   - Benefits based on an ex-spouse's earnings record do not depend on whether that spouse has remarried. That means three or more people could receive benefits based on one person's earnings record: the person with the earnings record, his or her current spouse and a former spouse.

I just read that 13,580 spouses were eligible for about $123.7 million in higher retirement benefits after attaining age 70!

I recently counseled a poor widow who was struggling to make ends meet, until she turned 62 and claimed her benefits -- only to find out she could have been collecting on her husband's account for years!

If you think you are being shorted, here's what to do:

Go to the Social Security office and ask them to analyze your situation. Don't wait. You could be eligible for an increase if they've made a mistake on your own work record.

In fact, if you've never discussed your situation with anyone in Social Security, I would urge you to make an appointment and review your current situation just to be sure there is not money being left on the table.

The amount of money you could collect in back payments could be worth thousands of dollars! For example...

> If you've been underpaid $100 a month, five years of underpayment would be worth $6,000. A $200-a-month underpayment would be worth $12,000! Not a retirement windfall, but that's money I wouldn't leave lying on the table.

Early in my career, I realized that many people never find out about their benefits until it's too late -- losing thousands of dollars in benefits they're entitled to.

That's when I started writing ***Retirement Watch***, to give hard-working Americans the know-how to milk every Social Security, pension or government benefit they are legally entitled to.

Secret No. 4: Turn $100,000 into $418,000 Tax Free

As I regularly remind my readers, income taxes are the single biggest expense you will have in retirement.

Depending on the state that you live in, you could pay from one-third to one-half of your retirement income in taxes. That's outrageous, in my book -- and I'm sure you'll agree.

Especially because there's a way to pay ZERO taxes on the money you've built up in your deductible IRA or your 401(k). <u>The problem is that few people know about it.</u>

I would know. I wrote a best-selling book on the subject of taxes, ***Taxwise Money Strategies***. I can tell you firsthand that millions of Americans are missing out on millions -- if not billions -- of dollars in tax savings.

With a little know-how, my friend, you could save tens of thousands of dollars. That's money that you can use to travel, vacation or dine out every night instead of the government flushing it down a rat hole.

Here's what you need to know.

> The amount of taxes you are liable for has nothing to do with how much money you make, but everything to do with your knowledge of the tax code.

It is precisely this knowledge, when applied correctly, that will allow you to pay zero income tax on your current IRA or 401(k).

Here's how to do it: by converting your tax-deductible IRA or 401(k) to a Roth IRA.

If you're not familiar with the Roth IRA, it's just like your deductible IRA, except that the money you put in it is after-tax income. As a result, you don't pay taxes on the money you pull out either.

If you were told that you made too much money to open a Roth IRA, you are only half right. Yes, high income earners can't open a Roth IRA or contribute to one.

However, here's where a little know-how comes in.

Since 2010, taxpayers of ANY income can convert a traditional IRA to a Roth IRA. As a result, they are able to take advantage of the significant tax savings Roth IRAs offer.

That advantage means you can receive every single penny of income and capital gains tax-free when you take your money out of it! So, if you had a $100,000 gain on your stock or mutual funds, that's all yours to keep. You don't owe the government a dime!

Here's the best part: taking advantage of this is easy.

You can convert your IRA or 401(k) to a Roth IRA by calling your broker or just going to your broker's website and clicking "convert IRA to Roth IRA." It's that simple.

To be sure, you will pay taxes on the conversion, but it could be considerably less in taxes than you'd be forced to shell out in the future - especially with politicians wanting to raise your taxes.

The after-tax result could hand you a retirement windfall that could be worth as much as $418,000 or more!

For example...

If you have $100,000 in a traditional IRA, you convert it to a Roth IRA, and it earns 10% for 15 years, without adding any additional money, your Roth IRA will be worth $418,000 -- all of which you can collect tax-FREE!

I don’t know about you, but to me, that $418,000 is possibly an extra vacation home!

That's just the tip of the iceberg when it comes to the big savings a little tax knowhow will get you. Here are a few examples on how you can do that:

If your income is below the key threshold of $38,600, then you won’t be taxed on your capital gain. This allows an investor to keep their assets in a more taxefficient account for longer so it can grow tax-deferred or tax-exempt.

An easy way to cut your income tax by 38% would be to use the proportional withdrawal approach. By strategically spreading out your taxable income evenly over your retirement, it can potentially decrease the taxes you would pay on your Social Security benefits.

By making a charitable donation, you can side-step a capital gains tax. Not only can you deduct the fair market value of what you give, you can reduce the capital gains tax up to 20% on any of the gains.

Changing your filing status for yourself or spouse can save you up to $3,575 to $7,500 tax credit. If you or your spouse had to retire permanently due to total disability, you are eligible.

Over the past 32 years I’ve uncovered some great retirement tax strategies that could save you thousands of dollars a year. And you’ll regularly read about them in ***Retirement Watch***. I guarantee you’ll kick yourself when you realize how much you could be saving.

Why 90% of All Americans Fail in Retirement

For the past 32 years, I’ve been writing about and planning for my own retirement. I can tell you firsthand why most Americans fail.

Ironically, it’s not because they lost all their money in a market collapse. Or because their insurance company didn’t pay their medical claims. Or because they fell for an internet scam.

Fact is, most people don’t fail because of a single mammoth economic disaster. On the contrary, it’s the little things. The tiny, seemingly unrelated decisions that have dangerous and costly long-term consequences.

Like…

- Paying too much in taxes...
- Earning too little on their investments...
- Ignoring inflation...
- Putting your kids first, instead of your retirement...
- Choosing the wrong Medicare plan…
- Borrowing from your 401(k) when you have no idea how to pay it back...
- Taking Social Security too early or too late, missing out on money that could have been yours...
- Ignoring long-term care or neglecting estate planning, and falling for IRA pension traps…

When you repeat them, year after year, they will undermine your retirement like a nest of termites that can undermine your home.

The moment you stop making these mistakes, you will find yourself halfway down the road to a successful and financially secure retirement and 99% down the road to personal happiness.

Secret No. 5: How to Get an Extra $590,000 for Your Retirement -- FREE

This is so simple; you'll kick yourself for not doing it earlier. But it's never too late.

So how do you get an extra $590,000?

Cut your investment account fees. They may seem small at the beginning, but over time, 1% in fees could cost more than $590,000 in sacrificed returns over 40 years of savings!

I didn't make up that number. The website NerdWallet analyzed a variety of scenarios, and in one case, found that paying just 1% in fees could cost you over half a million dollars.

The graph below tells the whole story.

It shows the loss to investment fees of just 1% that an investor who started at 25 years old, added $10,000 to their account each year and earned 7% annual average returns will incur over their investment lifetime.

Number of years invested	Portfolio value lost to fees	After-fee investment value	Value lost to fees
10	$11,343	$166,000	6.4%
20	$61,696	$435,001	12.4%
30	$210,700	$914,215	18.7%
40	$592,798	$1.77 million	25.1%

As you can see, after 10 years, the investor has lost $11,343 to fees. That jumps six times in 20 years. By retirement age, the value of the retirement account has lost nearly 25% to portfolio fees.

How can it be that much?

Because fees are not only based on the size of the portfolio, but are deducted from your portfolio, leaving you less money to compound and grow.

How to cut your fees?

1. By investing in stocks directly -- that way, you never pay any management fees

2. By assembling a low-cost portfolio of exchange-traded funds or ETFs

While your second option won't cut investment fees entirely, depending on how low the fees are, you could retire over $345,000 richer.

I will share with you the different types of ETFs that I currently recommend to help build your portfolio and retire richer.

Sector Portfolios are for investors who like to track a specific industry rather than the broad market.

COMPANY:

- iShares MSCI Gl Mtls & Mining
- KFA Mount Lucas Index Strategy
- Cambria Trinity
- Cohen & Steers MLP & Energy Opp.
- Leuthold Core Investment
- Cromwell Marketfield
- Hussman Strategic Growth
- iShares Gold Trust

Balanced Portfolios are for the safe investors. They seek to find a balance in their investments by tracking stocks that won't lose money when the market drops.

COMPANY:	YIELD:
iShares MSCI Gl Mtls & Mining	N/A
iShares Gold Trust	0.00%
Cambria Trinity	3.61%
KFA Mount Lucas Index Strategy	0.00%
Hussman Strategic Growth	3.17%
Cohen & Steers MLP & Energy Opp.	7.72%
Leuthold Core Investment	1.24%
Cromwell Marketfield	2.05%

Income Growth Portfolios are for investors looking to find stocks that gain in market value, while generating an income from dividends or interest payments.

COMPANY:	YIELD:
iShares MSCI Gl Mtls & Mining	N/A
iShares Gold Trust	0.00%
Cambria Trinity	3.61%
KFA Mount Lucas Index Strategy	0.00%
Hussman Strategic Growth	3.17%
Cohen & Steers MLP & Energy Opp.	7.72%
Leuthold Core Investment	1.24%
Cromwell Marketfield	2.05%

Retirement Paycheck Portfolios are for investors who are looking for a long-term growth trade that cashes in on a high dividend.

COMPANY:	YIELD:
Money Market Funds	3.78%
CDs or MYGAs	3.00%
Cohen & Steers MLP & Energy Opp.	3.32%
Cambria Trinity	3.61%
Cambria Emerging Shareholder Yield	5.23%

True Diversification Portfolios are for investors who want to control their risk management by having a variety of assets to reduce the overall risk of their portfolio.

COMPANY:	YIELD (5 years):
WCM Focused International Growth	6.54%
DWS RREEF Real Assets	5.69%
Oakmark	7.61%
Price Capital Appreciation	9.59%
Leuthold Core Investment	3.63%
Cambria Trinity	N/A
Cohen & Steers Realty Sh	7.07%
FPA Crescent	5.23%
Price HY	2.20%

Secret No. 6: The Ultimate Nest-Egg Multiplier and Protection Plan

Since I started writing ***Retirement Watch***, I've made it a point to bring my readers the retirement know-how to retire with twice as much money without risking a dime of their nest egg.

This next secret is one of the greatest ones that I have ever uncovered. Few people know about it. Yet, it will not only multiply your wealth 10 times but also hand you tax-free cash worth hundreds of thousands of dollars for your long-term care.

If you are 65 years old and married, you are going to want this. The reason is simple: there's a 91% chance that you will require some type of long-term medical care in your lifetime.

Without this protection, there's a good chance you could run out of money in retirement, as you cannot count on the government to pay for your long-term care when you get sick.

Sadly, more than 50% of Americans think that Medicaid and Medicare will cover their long-term care. Fact is, Medicare will only cover the first 20 days of your long-term care, but only after you've been hospitalized for at least three days. If you need additional long-term care, Medicare will pay part of the cost for up to 100 days.

After that, the rest is on you. You have to spend down most of your life's savings until Medicaid picks up the tab.

With this nest-egg multiplier at hand, that will never happen to you. You see, no matter how much money you put away here, the income you'll receive will cover your long-term care costs. So, you may never need to sell your home to pay for your long-term care. You'll be able to live in it AND get the care you need.

It's so easy to protect yourself. How?

By transferring any money you have in low-yielding certificates of deposit (CDs), Treasuries or money market funds into this little-known nest-egg multiplier that's been specifically designed to pay for your long-term care.

When you do, over time...

- $25,000 becomes $75,000 and then grows to $250,000
- $50,000 becomes $150,000 and then grows to $500,000
- $100,000 becomes $300,000 and then grows to $1,000,000

Here's the best part: every penny you pull out for your long-term care is 100% taxfree.

<u>All by simply prepaying your long-term care expenses</u>.

When you look at the plans I've researched, you'll see you could receive more than 100% of your money back if you don't require any long-term care in your lifetime.

And it gets even better -- should you use this benefit, the dollars that you used to pay for your care are not only 100% tax-free but are 100% tax-free to your heirs too.

That's a triple win in my book!

A report that backs up my research on prepaid long-term care is one by David & Todd Phillips called, "The Ultimate 844 LTC Plan Dimes on the Dollar: Introducing the Pre-Paid '844 Long Term Care Plan'". The 844 LTC Plan is an insurance contract that includes an IRS-approved long-term care benefit that allows you to access the contract value to pay for qualifying long-term care expenses.

For more information about how this plan works, contact David or Todd Phillips at david@epmez.com or todd@epmez.com or 888-892-1102.

Secret No. 7: How to Protect Your Retirement from Investment Scams, Unscrupulous Brokers, Liars and Thieves

As we get older, we are continually targeted by a host of con artists trying to separate us from our money. Living your best life means protecting what you have.

Tragically, these thieves are combining new technology with old tricks to get people to send money, give out personal information and drain their bank accounts. Some of these rip-offs come via email, others come the old-fashioned way -- by calling you on the phone.

Here are three of the biggest telephone rip-offs you need to avoid.

1. The "Social Security call" suspending your account
2. The "police call" with a warrant for your arrest
3. The "technical support call" saying your computer has a virus

Truth is, Social Security won't call you. They can't suspend your account. It's just a rip-off call to steal your number. Don't fall for it. Don't fall for the police call that you need to pay a fine or be subject to an arrest. The police will never call you to arrest you. <u>They will come over and get you!</u>

The technical support call is another one you must watch for -- especially when the caller ID says it's from Apple or Microsoft. Unless you have called them first, I guarantee you it's not them. It's another internet scam artist trying to take control of your computer and make you pay a ransom to get your information back.

You need to be wary of internet rip-offs as well. These scam artists masquerade as your bank. They have set up knock-off websites to try to get you to log on to your account. Sadly, you are giving them the keys to your money.

Let's not forget -- you can get taken the old-fashioned way as well –f rom an unscrupulous Bernie Madoff-type broker. While that broker may not try to steal all your wealth, they may end up selling you an investment that makes them more in commission than you will make.

Here are an additional 10 scams that you need to be aware of and avoid at all costs:

- Medicare/health insurance scams
- Counterfeit prescription drugs
- Funeral & cemetery scams
- Fraudulent anti-aging products
- Telemarketing/phone scams
- Internet fraud
- Investment schemes
- Homeowner/reverse mortgage scams
- Sweepstakes & lottery scams
- The grandparent scam

For more in depth information on retirement, please visit:
https://www.retirementwatch.com/thank-you-page/rwlife

Biography

Bob Carlson is editor of the monthly newsletter and website, *Retirement Watch.* He has served on the Board of Trustees of the Fairfax County Employees' Retirement System since 1992 and been chairman since 1995. The system has more than $4 billion in assets. Carlson was a member of the Board of Trustees of the Virginia Retirement System, which oversaw $42 billion in assets, from 2001-2005. He was appointed to the Virginia Retirement System Deferred Compensation Plans Advisory Committee in 2011.

His latest book is the revised edition of "The New Rules of Retirement" (Wiley, 2016; first edition 2004). He also co-authored "Personal Finance after 50 for Dummies" (with Eric Tyson; Wiley, 2015) and wrote "Invest Like a Fox…Not Like a Hedgehog" (Wiley, 2007).

He has written numerous other books and reports, including "The New Rules of Estate Planning," "Securing Your Lifetime Stream of Income," "Tax Wise Money Strategies, Retirement Tax Guide," "How to Slash Your Mutual Fund Taxes," "Bob Carlson's Estate Planning Files" and "199 Loopholes That Survived Tax Reform." He also has been interviewed by or quoted in numerous publications, including *The Wall Street Journal*, *Reader's Digest*, *Barron's*, *AARP Bulletin*, *Money*, *Worth*, *Kiplinger's Personal Finance*, the *Washington Post* and many others. He has appeared on national television and on a number of radio programs. He is past editor of *Tax Wise Money*.

Carlson also was a Commissioner on the Fairfax County Redevelopment and Housing Authority. Carlson is an attorney and passed the CPA Exam. He received his J.D. and an M.S. (Accounting) from the University of Virginia and received his B.S. (Financial Management) from Clemson University. He also is an instrument rated private pilot. He is listed in many editions of *Who's Who in America* and *Who's Who in the World*.

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