About Us

LifeLong Retirement Corp is a boutique firm specializing in Retirement Planning, Social Security Planning, Estate Planning and Wealth Transfer. We take a generally conservative approach that is welcomed by our clients.

As a *solution-oriented*, *independent* firm, LifeLong Retirement Corp is able to choose products that are right for the *client*, not just those that are offered by a parent company. The company seeks to provide guidance for its clients that spans their *lifetimes*, from the accumulation phase, to the distribution phase through to wealth transfer.

LifeLong Retirement Corp prides itself on being a company with whom its clients and business partners can trust. The company's founder, Michelle Ford, is someone who values honesty and integrity above all, which was tested when she was involved in a whistleblowing case with a previous employer, and learned the hardships forced on those who stand strong for truth and principles, yet still persevered and achieved success.

LIFELONG
RETIREMENT CORP

Helping you safeguard your retirement nest egg through your lifetime...

...and the generations that follow.

www.LifeLongRetirementCorp.com *www.SocialSecurityQueen.com*

1170 Route 22 East, Suite 301, Bridgewater NJ 08807 | Ph: (908) 340-6000 | Fax: (908) 340-6001

Approach

Personalized

With our keen ability to analyze our clients' wants and needs, we are able to utilize them as the foundation for a tailored strategy. Our clients see their desires translated into *achievable milestones* and their savings transitioned into *individualized solutions*. We hold your hand every step of the way.

Experienced

Our professionals combine experience with knowledge. Our principal has over 17 years of experience in the financial services industry and designations that include CERTIFIED FINANCIAL PLANNER™ (CFP®) certificant and Certified Tax Specialist™ (CTS™).

Our professional network allows us to draw on information from attorneys, CPAs, CLUs, and other professionals to ensure your plan is up to date and the best it can be for your situation.

Educational

It is important to us that our clients understand and agree with the methods used in their strategic plan. After all, it is *your* financial future! Therefore, we take an educational stance by explaining the techniques and thought processes behind each individual plan, as well as encouraging clients to use recommended resources to improve their overall financial literacy.

Compassionate

Major financial decisions often revolve around major life decisions, which may involve big changes that you are not quite ready for. LifeLong Retirement Corp prides itself on its dedication to its *clients*, which includes seeking to alleviate the apprehensions and concerns that often arise when making financial decisions. We place an emphasis on understanding and incorporating *your emotional priorities* into all of your financial decisions.

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Services

Choosing a well-versed CERTIFIED FINANCIAL PLANNER (CFP®) professional who can create a financial strategy with you that incorporates your wishes for every facet of your lifelong retirement (from accumulation to distribution to wealth transfer) should be a requirement to help secure your financial future. LifeLong Retirement Corp can offer you just that.

Retirement and Income Planning

Traditionally, pensions and Social Security funded a significant portion of retirement income. Today, the burden is on the **retiree's** shoulders to fund a significant portion of their own retirement. Additionally, many of us are living a longer and much more active retirement than past generations. In fact, many of us are using this stage in our lives to realize dreams we couldn't while in our working years.

When looking for a professional to assist you on your retirement planning path, it is important to choose one that will consider your lifestyle, wants and needs while creating your financial strategy. Additionally, they will need to incorporate pay raises in your strategy for the longevity of your retirement income plan.

Social Security Planning

Social Security Planning is a key component of lifestyle and retirement planning. Unfortunately, the general public is not educated nearly enough on the Social Security rules and laws to take advantage of the full amount of benefits that could be awarded to them. Including Social Security Planning into your overall financial strategy, especially your retirement plan and retirement income plan, could have a surprisingly beneficial effect on your nest egg.

When choosing a CERTIFIED FINANCIAL PLANNER (CFP®) professional, be sure to choose one who is fully educated on the ins and outs of Social Security Planning, and is willing to place a high value on its inclusion in your overall strategy. Without this, you could be missing out on a significant amount of money that would otherwise be designated for your enjoyment.

Estate Planning/Wealth Transfer

You've successfully built your estate and have enjoyed it throughout your lifetime. But what will happen to it when you pass on? Including Estate and Wealth Transfer Planning into your overall financial strategy will not only help to ensure your estate ends up where you want it to, but can help ensure more of the value of your estate gets passed along to your beneficiaries and less to the government.

The value of your estate can be subject to state inheritance taxes, state estate taxes, federal estate taxes, and possibly generation skipping taxes. Taking action early in creating an Estate Plan will help to minimize some of those excessive taxes and ensure proper transfer of assets. Including Estate and Wealth Transfer Planning into your overall financial strategy can make this process more efficient, potentially tax free, and you can leverage the amount of wealth transferred to loved ones and charities. Early planning is key.

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