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CHOICES:

Michelle Ford, LifeLong Management Corp.



Michelle Ford, President and Founder of LifeLong Retirement Corp.



As a girl Michelle's favorite toy was a red, toy cash register.

Choices - everything in life is a result of the choices we make and many of them can have long-term impacts, which is why Michelle Ford, president and founder of LifeLong Retirement Corporation, chooses carefully. With her striking blue/green eyes, dark hair, and bright smile, Michelle is one of those people that you notice when she walks into a room, but it is her blunt, honest way of speaking, especially when combined with her brassy "Aussie" accent, which makes you sit up and listen.

Michelle knows first hand about the consequences of choices and she is not the type to shy away from tough ones. In 2005 - 2006, while employed as a broker with another firm, Michelle complained about what she thought were prohibited transactions in their 401(k) plan and improper

sales of annuities. The firm took a number of steps against her in retaliation, including steps to slow the process of her being granted permanent residence in the U.S. "I knew my green card was on the line... It was such a moral dilemma." But Michelle stuck to her decision, fought back, and was eventually awarded substantial compensatory damages, in addition to other sanctions levied against her former employer.

After being vindicated, Michelle decided it was time to start doing things her own way. In 2010, she started LifeLong Retirement Corp., specializing in working with clients to develop strategies to plan for their future and safeguard their hard-earned nest eggs. They also work with clients to get the most from retirement benefits and entitlements and ensuring that they don't make mistakes that could cost

Michelle Ford is a Financial Planner of Questar Capital. Financial planning and securities offered through Questar Capital Corporation (QCC) Member FINRA/SIPC. Advisory Services offered through Questar Asset Management (QAM). A Registered Investment Adviser. LifeLong Retirement Corp. is independent of QCC and QAM.

them a small fortune in the long run. "You really do need to understand all the ins and outs because there are really a lot of options that people don't fully understand," Ford explained. "For example, if they file for Social Security benefits and make the wrong choice, it could cost them like \$452,000 over the course of their life."

Michelle is one of those fortunate people who discovered what they love early in life, and again, it was a choice made early in life that determined her path. "It is a passion...it's a sickness," she admitted. "I found out, at the age of 12, about compound interest because I was looking at telecom bonds and investing money." "When I was 16, I would walk from my high school in the city (Brisbane, Queensland, Australia) to mum and dad's office everyday and I'd always pass by the newsstand and pick up the equivalent of the *Wall Street Journal*, which was the *Australian Financial Review*. I taught myself about stocks and bonds and how to read spreads... At 18, I met these oil exploration guys that travel to Australia. I met a like-minded, very intelligent friend and that's when I started learning about the U.S. stock market."

Michelle has seen it all through the years and has continued to learn from her choices, good or bad. "I come from the 'school of hard knocks,'" she said, "when I tell people, 'you know that's not a good idea,' it's coming from experience. I work primarily with conservative and moderate clients. If someone wants to do something aggressive and I don't think it's a good idea, I just step away from it. If someone wants me to do something that I don't think is appropriate for them, I just won't. I really want to find out what's the best thing for you. Like anything in life, you want to realize your dreams," Michelle said. "And it doesn't mean you have to crunch the numbers yourself. Just come to someone who knows what they are doing."

For more information about LifeLong Retirement Corporation in Bedminster, call (908) 340-6000.



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