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## Straight Talk, Clear Decisions

Tools for Transparent, Holistic Wealth Management



with Rik Saylor & Eric Hamberg

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**May 1st 2015: Is Your Financial Advisor Clueless  
About Retirement Planning? Try These Tough  
Questions To Find Out!**

What kinds of conversations are you having with your financial advisor? Is it possible you're missing the biggest piece of the retirement puzzle? And you don't even know it? how you'll withdraw money from your IRA or 401K ... in order to avoid what could be tens of thousands of dollars in taxes and penalties? how to protect a surviving spouse from significant changes to their taxes and social security benefits? exactly how and when to optimize your social security benefits ... including if you're eligible for additional benefits that aren't listed on your statement? how to protect yourself

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