



The All-Weather Retirement Portfolio: Your post-retirement investment guide to a worry-free income for life

By Randy L. Thurman

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You can have it all--not just more income to spend in your retirement years, but also the peace of mind that comes from knowing that, no matter what happens in the outside world, you've done all you can do to have a worry-free income for life.

In this book you'll find:

- 9 steps to build a portfolio that will survive the Perfect Financial Storm, so you can stop worrying about the economy, the latest financial catastrophe, or what the market did today
- 2 questions you must answer before you invest another dime
- Why investing after you retire is radically different from investing while you're still working
- The life expectancy of 6 key types of investments--and what you can do to make them last as long as you do
- The 10 essential questions you must ask a financial advisor--before you hire one
- The exact amount of money you can withdraw without worry or guilt, knowing you've applied the best available research to ensure you'll never run out of money.

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Editorial Review

Review

"Thurman takes a subject that is often misunderstood, and provides you the reasons, the methods, and an understanding of what you can expect to achieve, so you can invest with confidence."

-Jimmy J. Williams, CFP®, CPA/PFS

CEO/President of Compass Capital Management, LLC

"A must for anyone thinking of retiring or recently retired!"

-Stan Toler, bestselling author of *The Secret Blend*

"I was blown away by the clear-headed discussion of financial planning for retirement. There are so many variables to consider, and Mr. Thurman dissects each and every one of them in his exploration of the best way to prepare for the "rest of your life"... if you are still ten to fifteen years from retirement and need to get your thinking straight on this vital subject then I urge you to take this book to heart." - Rob Northrup

About the Author

Randy L. Thurman, CFP®, CPA/PFS, has been researching and applying investment strategies since 1987, and is founder and co-president of Retirement Investment Advisors, Inc. (RIA). He holds four degrees, including an MBA from Oklahoma State University, and has taught investing, personal finance, and economics at the college level.

Randy has been included six times on *Worth* magazine's annual list of Top Financial Advisers in the country, four times on *Medical Economics*' list of Best Financial Advisers, and three times on the *Best of the U.S.* list of Best Financial Advisers in the country. *Oklahoma Magazine* has twice named him among Oklahoma's Top Financial Advisers, and in 2011 assigned him the designation of 5 Star Wealth Manager. In 2012 he was the recipient of the Oklahoma Society of CPAs award for Outstanding CPA in Financial Planning.

In 1990 Randy founded his firm, Financial Planning Company of Oklahoma, which in 1997 merged with RIA. He continues today as co-president and chief financial officer. Under his leadership the firm has been recognized nationally and regionally for excellence. RIA was featured five times in *Forbes Magazine* with Goldline Research's annual recognition of Leading Wealth Managers in the United States and the Central United States, and in 2008 made its list of The Ten Most Dependable Wealth Managers of the Central U.S. *Bloomberg Wealth Manager Magazine* has listed RIA four times among its Top Wealth Managers, and twice in its Wealth Manager Top Dog Report.

Randy L. Thurman is the author of three books and an extensive list of articles on financial planning, investing, and business ethics. Publications include *CPAFocus*, *Medical Economics Magazine*, *NW Style Magazine*, *Slice*, *Metro Journal*, *The Oklahoman*, and others. He is much sought after as a speaker for conferences, workshops, and broadcast media, including appearances on Fox News Network's *Fox on Money*.

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