



ABOUT THE AUTHOR

David J. Reindel is the founder, owner, and current president of Safe Retirement Advocates, LLC, a nationally recognized leader in life insurance and annuity production. Through his annuity training seminars, thousands of financial professionals have learned to properly and accurately represent annuity products to other financial professionals and consumers. His consumer seminars have vastly improved the understanding of annuity products for people of all ages, in all stages of the retirement planning process.

Steve Marsh was an award-winning professional writer for more than 25 years. He was *Money* magazine's Rocky Mountain regional correspondent for more than 20 years and has contributed to *The Rocky Mountain News* and *Fortune*.

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COVER DESIGN BY AL BRANDTNER

PERSONAL FINANCE/RETIREMENT PLANNING

DON'T DIE BROKE and its safety-focused approach to retirement planning provides urgent help for people—particularly Boomers nearing retirement—who need to exchange their risk-based investment habits for preservation-based common sense.

“*Don't Die Broke* offers more clear and concise reasons and methods for safe-retirement strategies than any other book I have ever read. Therefore, I know it will save retirement lifestyles by the tens of thousands—and maybe even yours.

Should we expect a continued rocky ride on Wall Street? Of course. Recessions and corrections are a predictable part of investment life, but the longer you live, the less likely you'll be to survive the realities of risk. Unfortunately, few of us ever prepare for a necessary change of investment strategy, which is what this book is all about.

In *Don't Die Broke*, David Reindel finally says what many of us have been trying to say since the late 1990s, when an overvalued market spelled big trouble on the horizon: risk is a very poor security blanket for retirement. After a certain age, it's all about protecting assets and assuring guaranteed income, and David shows you how to get there, right now.

Readers nationwide urgently need the solutions in *Don't Die Broke*.”

FROM THE FOREWORD BY **Fran Tarkenton**



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REINDEL

HOW ANNUITIES CAN
GUARANTEE YOUR INCOME
AND KEEP YOUR RETIREMENT
FROM GOING BELLY-UP

David J. Reindel
with **STEVE MARSH**

FOREWORD BY **Fran Tarkenton**



\$24.95 US PERSONAL FINANCE/RETIREMENT PLANNING

“A loud and clear message about asset preservation that every American needs to hear.”

FROM THE FOREWORD BY **Fran Tarkenton**

Immersed as we are in what looks like a long-term climate of financial uncertainty, many investors have already endured market meltdowns, recession, volatile market “adjustments,” and ongoing forecasts calling for more economic instability in the years to come. *Don't Die Broke* accordingly addresses investor angst, offering key solutions for investment risk and volatility.

The key to author David J. Reindel's advocacy for safer retirement planning is the humble annuity, a long-misunderstood financial instrument that is about to see a major return to favor. Why have these time-honored investment tools generated so much controversy in recent years? *Don't Die Broke* takes a frank look at those issues, defining little-known perils facing retirement plans for an upcoming era of economic uncertainty. Reindel, a national authority on annuities, explains how they fit into a safe and sane retirement plan in language that's clear, straightforward, and focused on the needs of people whose retirement is rapidly approaching.

This book is focused on ideas and concepts that will help it outlive easily dated annuity guides. Reindel's comprehensive expertise qualifies him as an essential teacher for curious consumers (and a “teacher's teacher” for professional financial planners). Given the historic validity of safe-retirement planning, this accessible resource is likely to become a classic in the retirement planning genre, sure to survive the gyrations of market ups and downs, changes in annuity/insurance products, and other elements that quickly date the typical “how-to” personal-finance guide. This book will survive the test of time—and the time has most definitely come for *Don't Die Broke*.