

# Wealth & Retirement Website Guide

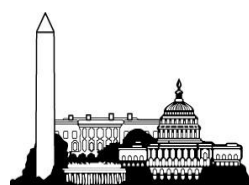
*Luck is not a Wealth or Retirement strategy....Careful planning is.*

Here's a list of helpful wealth and retirement websites (plus a few more) – and they're all free. While these websites provide useful information, they are no substitute for the judgment that comes from over 30 years of financial planning experience. If we can offer assistance, please don't hesitate to contact us for real-life, experience-based answers to your wealth and retirement planning questions.

<b>U.S. Government:</b>		
	<i>Description</i>	<i>Website Address</i>
<i>Social Security</i>	Comprehensive information from the Social Security Administration plus 3 retirement projection calculators.	<a href="http://www.ssa.gov">www.ssa.gov</a>
<i>Civil Service (CSRS/FERS)</i>	Everything you want to know about Civil Service retirement benefits.	<a href="http://www.opm.gov/retire">www.opm.gov/retire</a>
<i>Thrift Savings Plan (TSP)</i>	Investment & retirement information, options & forms from the source.	<a href="http://www.tsp.gov">www.tsp.gov</a>
<i>Internal Revenue Service</i>	Tax answers, forms, publications and calculators from the source.	<a href="http://www.irs.gov">www.irs.gov</a>
<i>FDIC (Bank Insurance)</i>	Information on bank account coverage limits and more from the source.	<a href="http://www.fdic.gov">www.fdic.gov</a>
<b>Investments/Investing:</b>		
	<i>Description</i>	<i>Website Address</i>
<i>Stock, Bond, Mutual Fund &amp; Exchange Traded Funds</i>	Historical stock, bond, MF and ETF information/quotes plus research.	<a href="http://www.finance.yahoo.com">www.finance.yahoo.com</a> <a href="http://www.nasdaq.com">www.nasdaq.com</a>
<i>U.S. Treasuries/Bonds</i>	Look up savings bond values plus current rates and a calculator.	<a href="http://www.treasurydirect.gov">www.treasurydirect.gov</a>
<i>Corp. &amp; Municipal Bonds</i>	Everything about bonds and fixed income securities.	<a href="http://www.bondheads.com">www.bondheads.com</a>
<i>Financial Planners &amp; Asset Managers</i>	Asset management and retirement income planning.	<a href="http://www.pfgroup.org">www.pfgroup.org</a>
<i>Stock Market Charts</i>	Cool charts, historical quotes, information and more.	<a href="http://www.bigcharts.com">www.bigcharts.com</a>
<i>Commodities/Hard Assets</i>	An introduction to and information about commodities.	<a href="http://www.hardassetinvestor.com">www.hardassetinvestor.com</a>
<i>Stock Options/Splits</i>	Information and articles on stock options (NQSOs, ISOs, ESPPs & RS) and upcoming stock splits.	<a href="http://www.mystockoptions.com">www.mystockoptions.com</a> <a href="http://www.earnings-splits-ipo.com">www.earnings-splits-ipo.com</a>
<b>Education:</b>		
	<i>Description</i>	<i>Website Address</i>
<i>529 College Savings Plans</i>	Information, comparisons and ratings of various state plans – both pre-paid tuition and savings/investment plans.	<a href="http://www.collegesavings.com">www.collegesavings.com</a> <a href="http://www.savingforcollege.com">www.savingforcollege.com</a>
<b>Insurance/Annuities:</b>		
	<i>Description</i>	<i>Website Address</i>
<i>Annuities</i>	Immediate annuity quotes and calculators by state.	<a href="http://www.immediateannuities.com">www.immediateannuities.com</a>
<i>State Guarantee Associations</i> (From the Nat. Assn. of Life & Health Insurance Guarantee Associations)	A state by state listing of insurance protection provided by each state's guarantee association.	<a href="http://www.nolhga.com">www.nolhga.com</a>
<i>Asset Protection by State</i>	Lists insurance assets that are protected from creditors or lawsuits by state.	<a href="http://www.creditorexemption.com">www.creditorexemption.com</a>
<b>Automobiles:</b>		
	<i>Description</i>	<i>Website Address</i>
<i>Automobile Information</i>	Everything about autos (new & used) including prices, deals, financing, etc.	<a href="http://www.edmunds.com">www.edmunds.com</a> <a href="http://www.carsmart.com">www.carsmart.com</a>

<b>Financial Calculators:</b>	<i>Description</i>	<i>Website Address</i>
<b>Taxes</b>	1040, Estate Tax, 457 Payroll, Marginal Tax Rate, Sec. 125 & much more.	<a href="http://www.dinkytown.com">www.dinkytown.com</a>
<b>Mortgages</b>	Fixed Rate & ARMs, FHA, ARM vs. Fixed, 15year vs. 30 year, etc.	<a href="http://www.dinkytown.com">www.dinkytown.com</a>
<b>Reverse Equity Mortgage</b>	Nat. Reverse Mortgage Lenders Assn. calculator helps you determine benefits.	<a href="http://rmc.ibisreverse.com">rmc.ibisreverse.com</a>
<b>Retirement</b>	Savings, RMDs, Beneficiary RMDs, 72(t), 401(k), 403(b), Roth IRAs, Social Security & much more.	<a href="http://www.dinkytown.com">www.dinkytown.com</a>
<b>Investments</b>	Rate-of-Return, IRR, Future Value, Investment Returns & more.	<a href="http://www.dinkytown.com">www.dinkytown.com</a>
<b>S&amp;P, Dow &amp; NASDAQ</b>	Calculates the index rate of return over various time periods that you select.	<a href="http://www.measuringworth.com">www.measuringworth.com</a>
<b>Insurance</b>	Life, Disability, Long Term Care, Fixed & Variable Annuity, HSAs, etc.	<a href="http://www.dinkytown.com">www.dinkytown.com</a>
<b>Miscellaneous</b>	Personal Finance, Loans, Credit Cards & Debt, Auto, Savings & more.	<a href="http://www.dinkytown.com">www.dinkytown.com</a>
<b>Currency Converter</b>	Converts U.S. dollars to foreign currencies and back.	<a href="http://www.xe.com">www.xe.com</a>
<b>Real Estate:</b>	<i>Description</i>	<i>Website Address</i>
<b>Price Your Home</b>	Estimate home values and comparables.	<a href="http://www.zillow.com">www.zillow.com</a>
<b>Real Estate Valuations</b>	Shows valuations and photos of real estate.	<a href="http://www.realestate.yahoo.com">www.realestate.yahoo.com</a>
<b>People Finder:</b>	<i>Description</i>	<i>Website Address</i>
<b>Phone Numbers, Addresses &amp; Emails</b>	Regular White/Yellow pages look up plus a reverse directory & more.	<a href="http://www.theultimates.com">www.theultimates.com</a> <a href="http://www.yahoopeoplesearch.com">www.yahoopeoplesearch.com</a>
<b>Zip Code Information</b>	Very interesting zip code demographic information.	<a href="http://www.zipskinny.com">www.zipskinny.com</a>
<b>Child Safety Information</b>	Identify & locate registered sex offenders in or near where you live.	<a href="http://www.familywatchdog.us">www.familywatchdog.us</a>
<b>Miscellaneous:</b>	<i>Description</i>	<i>Website Address</i>
<b>Rumor Quashing</b>	Snopes <i>confirms or denies rumors</i> or information presented as fact.	<a href="http://www.snopes.com">www.snopes.com</a>
<b>Answers to Questions</b>	Incredible <i>knowledge</i> website for gathering information, gaining knowledge & computing answers.	<a href="http://www.wolframalpha.com">www.wolframalpha.com</a>
<b>Website of Websites</b>	Great site that lists by <i>category</i> all of the most popular websites.	<a href="http://www.allmyfavs.com">www.allmyfavs.com</a>
<b>Credit Report/Score</b>	Your personal credit report & monitoring - instantly & it's free.	<a href="http://www.CreditKarma.com">www.CreditKarma.com</a>

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